



BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information



Another year gone and a new year just begun... new years are times for new challenges, new adventures, making and breaking those new year's resolutions, throwing out the old and bringing in the new. Remembering friends and family we've lost and those we've yet to find.

The clock has rolled over into 2024 and here at Builders Trust we continue to work to make sure you, our Participant, has the most valuable workers' compensation policy in the business. Over the years we have strived to be the best and most valuable workers' compensation program for New Mexico contractors. As shown in our Mission Statement and Core Values on page four, nothing about that has changed.

We have the strongest safety department of any work comp carrier, offering many classes in both English and Spanish to help train your employees to be safe. In addition, we are expanding our partnerships with other contractor associations such as AGC, ACNM, ABC, NMCA and ASA NM.

Our mobile app, free to Builders Trust Participants, continues to experience strong use and we are always looking to improve the platform.

If there's only one resolution you make this year, make it a resolution to keep your employees safe as they work and send them home whole at the end of each day. To do that, take advantage of all the free and low cost materials Builders Trust supplies. See below for some of our offerings.

Request a class. Did you know you can request a safety class for your employees? Simply call our Field Safety Department and see when a private class can be scheduled. In addition, upcoming public classes are listed in our weekly Toolbox Talks sent out via e-mail every Friday. We hope to see you there!

Free Safety Videos. We have nearly 500 safety videos available to you at no cost. Topics range from aerial lift safety and scaffold safety awareness to first aid. To take advantage of this simply contact our Policy Administration Department. We will have you sign a disclosure agreement and then register your User ID and password. Builders Trust invests in safety to help you keep your employees aware and safe.

Toolbox Talks compilations for 2019—2023 are available for sale. The bound copy is \$35 or available at no cost via the mobile app. The compilations include a year's worth of Toolbox Talks in both English and Spanish. Contact our Policy Administration Department for details and/or to order.

Our Field Safety Department and our Policy Administration Department can be reached at (800) 640-3369;

(505) 345-3477 or via e-mail at csr@builderstrust.com

2023 Premium Audits

The premium audit season is upon us. In order to complete audits in a timely manner, Builders Trust may assign your audit to an outside auditor. All information is kept confidential and used for the audit only. Please note that your audit will be done as assigned to one of the following:

- A Builders Trust staff auditor
- Leah McFarland, 505businessworks
- Kathy Palmer, Lowry & Assoc
- or MTI Inspections

If you have any questions, please contact the Premium Audit Department at premiumaudit@builderstrust.com or (505) 345-3477.

Have You Checked out the Builders Trust Portal?

Have you checked out the information available to you on the portal? If not, you're missing out. Not only can you pay your premium online, you can download policy documents (past and present), endorsements and loss runs. Under **Resources** you will find the Participant Manual, the latest Annual Report and other resources. You can also check out the status of any claims on your policy and look at claims trends on the **Dashboard**. Current announcements can also be found on the Dashboard. Log on and take a look around! If you have any questions, please contact our Policy Administration Department at (800) 640-3369, (505) 345-3477 or via e-mail at csr@builderstrust.com.



“Don’t Learn Safety by Accident”...Jerry Smith

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Auto Accidents—Do Your Employees Know What to do?

Recently, we have seen an uptick in motor vehicle accidents (MVAs). This would be a good time to remind your employees about defensive driving and/or take advantage of Defensive Driving courses. And make sure they know what to do in the event of an accident. Below are some tips from the AARP.

1. Determine if anyone is hurt—make sure everyone's ok and get medical assistance if needed.
2. Get yourself & your vehicle out of danger—if possible move the vehicle out of traffic.
3. Contact the police—many police departments won't send officers to minor accidents and have resorted to online reporting. If an officer does respond, note their name, badge number and contact information.
4. Collect Important Information—Use your cellphone camera to take pictures of the other driver's information as well as for information witnesses.
5. Document the Scene—take pictures of the damage to your vehicle, take a video of the entire scene if possible. Note street names and where the damage on the car is.
6. Avoid roadside discussions about responsibility— if you believe the other driver was impaired in some way or aggressive, do not engage with them. Wait for the police.
7. Call a tow truck if needed—if your vehicle is undriveable, contact a tow truck company. If you have a motor club membership, use it.
8. Call your employer and/or supervisor as soon as possible— Let them know what happened and the steps you've taken. They will need to contact their insurance company and file a workers' compensation claim in the event that you are injured.

Builders Trust offers Defensive Driving Classes. Please contact our Field Safety Services Department for more information at (800) 640-3369 or (505) 345-3477.



Before sending an employee out in a company vehicle make sure that the insurance and registration cards are in all company vehicles and easily available and make sure that all vehicles are serviced and in proper working order.

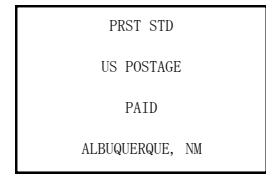
“Safety First is Safety Always”

...Charles Melville Hays

Did You Know?

Did you know that you can look up whether a contractor has workers' compensation coverage and who it is with?

The Workers' Compensation Administration (WCA) has a portal where you can look up work comp coverage for New Mexico companies. Go to workerscomp.nm.gov and click on **Resources > Look up Employer Coverage > Access Workers' Compensation Coverage Verification**. Once you accept the Terms of Use, you can enter the name of the company and **Search**.



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 construction workers in New Mexico, please contact us at (505) 345-3477, (800) 640-3369 or www.builderstrust.com

Builders Trust Mission Statement

Builders Trust of New Mexico has the mission of providing a long-term stable solution to workers' compensation obligations and liabilities for Participants in the Builders Trust group self-insurance fund. Our philosophy is to maximize value and to promote safety to our Participants and their employees. We strive to maintain a favorable workers' compensation business climate through active governmental affairs participation.

Builders Trust seeks to fulfill our Mission by...

- Focusing on our injured workers and facilitating their successful return to work
- Committing substantial resources to the promotion of safer work practices
- Maintaining our organization's financial stability over the long term
- Helping to keep our Participants' businesses competitive by providing cost effective workers' compensation coverage
- Maintaining a close relationship with our sponsoring trade association and key partners in the industry
- Responding quickly to opportunities and challenges
- Implementing innovative and visionary features
- Providing useful "value added" services which are built into our workers' compensation program
- Maintaining our commitment to being a benefit to New Mexico's construction industry
- Involving our Participants in their own workers' compensation program
- Being honest, loyal and trustworthy