



# BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

## **B**uilders Trust Announces an Average 5% Rate Decrease for 2025.

Like fall leaves, Builders Trust rates are dropping again! The Workers' Compensation Administration (WCA) has recently approved the Board's request for a rate decrease for the upcoming fund year. This represents an average decrease across all class codes of 5%, with four codes increasing and all others either decreasing or staying the same.

Your continued dedication to safety on the jobsite and use of the **Claims Payment Option** program helps the Board continue to keep rates low and work to keep your work comp expenses as low as possible while also maintaining the financial stability of the Fund as a whole.

2025 policy renewals are currently available on the portal so you can view what your rates and discounts will be effective January 1st.

### What is the New Mexico Workers' Compensation Administration (WCA)

**From the WCA website:** The New Mexico Workers' Compensation Administration's (WCA) mission is to assure the quick and efficient delivery of benefits to injured workers at a reasonable cost to employers. The WCA works to maintain a balance between the interests of workers and employers, and maintains jurisdiction over most New Mexico businesses.

Injured workers who file for workers' compensation are central to all workers' compensation transactions. When injured in the workplace, they have the right to reasonable medical care and, sometimes, wage replacement. After a workplace injury or illness, workers notify employers, which sets the system in motion for a workers' compensation claim.

The WCA provides workers and employers with mediation services and an administrative court system where cases can be heard if claims are disputed. The WCA also ensures that required employers carry workers' compensation insurance. It provides information and assistance, free of charge, through its ombudsman program and through reports, publications, workshops and seminars. It also provides safety training and return-to-work assistance. The WCA administers the Uninsured Employers' Fund, which provides monetary assistance to injured workers whose employers are illegally uninsured. Since its inception, the agency has established six field offices in addition to its main headquarters in Albuquerque, to better serve all New Mexico residents.

## Winter Weather Hazards

As we approach the winter season, consideration needs to be made about cold weather hazards and safety while working, even in New Mexico. OSHA has valuable information and reminders about weather related hazards which can be found at <https://www.osha.gov/winter-weather/hazards#winterdriving>.



- Make sure work vehicles are equipped with an emergency kit that includes a cellphone or two-way radio, ice scraper, snow brush, flashlight with extra batteries, shovel, tow chain, traction aids, emergency flares, jumper cables, snacks, water, road maps and blankets. If an employee is stranded in their vehicle during a storm, they need to contact emergency services if needed, contact their supervisor and never leave the vehicle.
- Clear walkways of snow and ice and use a deicer as soon as possible after a storm. Wear appropriate shoes, take short steps and walk at a slower pace on an icy or snow covered walkway.
- Cold Stress—be aware of wind chill so as to gauge employee safety. Monitor employee’s physical condition during tasks. Risk factors include: wetness/dampness, dressing improperly and exhaustion, health conditions such as hypertension, hypothyroidism and diabetes and poor physical conditioning.

***Be prepared and keep your employees safe this Winter.***

## 2025 Experience Modifiers

For those who qualify, the final 2025 Experience Modifiers have been received from the NCCI and are posted on the portal under **Documents**. In addition, NCCI will have sent you a letter with login information so that you can download the experience modifier worksheet directly from them. If you have any questions, please feel free to contact us at (505) 345-3477 or [csr@builderstrust.com](mailto:csr@builderstrust.com).

Board of Trustees

*Craig Kemper*

Chairman, Albuquerque, NM  
Alvarada Roofing, Inc.

*Gabe Martinez*

Vice-Chair, Santa Fe, NM  
GM Emulsion/GM Septic  
Services

*Lee Rawson*

Trustee, Las Cruces, NM  
Rawson Inc. Builders Supply

*Kevin McGinley*

Trustee, Mesilla, NM  
McGinley Construction, Inc.

*Rick Davis*

Trustee, Albuquerque NM  
R.E. Davis Construction Co. Inc.

*Mark Carpenter*

Trustee, Clovis, NM  
Mark Carpenter Plumbing, Inc.

*David Gallegos*

Trustee, Hobbs, NM  
Ramirez and Sons Inc.

*Jason Lorenz*

Trustee, Las Cruces, NM  
Veloz Homes

*McChristie Curry*

Trustee, Alamogordo, NM  
White Sands Construction Inc.

*Rob Liessmann*

Board Advisor, Farmington, NM  
Liessmann Construction Co. Inc.

*Chellye Porter*

Board Advisor, Albuquerque, NM  
Summit Construction, Inc.

## Motor Vehicle Accidents—an Update

In our first Blueprints edition for 2024 (available on our home page at [builderstrust.com](http://builderstrust.com)), we discussed motor vehicle accidents (MVAs) and if your employees knew what to do in the event they were involved in one. In this edition, we decided to update our Participants on MVAs for 2024. As of the date of this writing, our Participants have experienced 63 MVAs which unfortunately includes two fatalities. The total reserves for these 63 claims are nearly \$1,000,000 with \$218,473 paid to date.

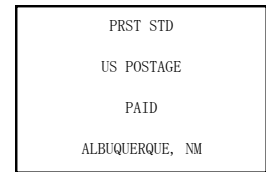
One aspect of the workers' compensation system in New Mexico that many do not understand is that it is a no-fault state in regards to workers' compensation. Therefore, **no matter who is at fault in an MVA**, if it is work related, the work comp carrier pays. In addition, **work comp carriers have no direct rights of recovery**. This means that it is up to the injured worker to pursue any actions against 3rd parties. If the injured worker does obtain a recovery, the work comp carrier typically receives only a piece of that, and it is seldom dollar to dollar. If the injured worker doesn't pursue subrogation, the work comp carrier and the insured take the hit. Obviously, the carrier is out the money spent on the claim, but the insured could have a higher experience modifier and possibly higher rates due to an MVA.

In the mid 90's, Dow Chemical Company set out to reduce the number of MVAs their employees were having. After determining the variables associated with MVAs, they generated a pre-start checklist. Those include:

1. I realize that my number 1 priority right now is to drive this vehicle safely and without incident to my destination.
2. I have checked behind the vehicle for obstacles; it is safe to back this vehicle if needed.
3. I am mentally and physically alert and am capable of making this trip.
4. I have securely fastened my seat belt and adjusted it for proper fit.
5. I am aware of the weather and realize that it can change during my trip. I will adjust my driving technique to allow for darkness, fog, rain, ice, etc.
6. I will be alert for traffic and road hazards and adjust my driving to safely allow for them.
7. I will obey all posted highway traffic signs.
8. I have a good attitude toward my driving, and I will be courteous and allow for other drivers' mistakes.
9. I am devoting my undivided attention to safely operating this vehicle, and I will not allow distractions to take my mind away from driving.
10. I know the five keys to safe driving
  - Aim high in steering,
  - Get the big picture,
  - Make sure they see you,
  - Keep your eyes moving,
  - Leave yourself an out,

And I will practice them as I drive to my destination.

Fortunately, there are many resources for defensive driving education. Builders Trust's Field Safety staff is fully certified to teach these classes and with the upcoming slower construction season, it's the perfect time to call and schedule a class. We will come to your place of business or we can host the class at our offices. There are also resources available through OSHA ([OSHA.gov](http://OSHA.gov)) and the National Safety Council (NSC) ([NSC.org](http://NSC.org)).



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 contractors, please contact us at PH: (505)345-3477, (800) 640-3369 or www.builderstrust.com

### *2025 Election Results*

Trustees re-elected for new terms beginning

January 1, 2025 are the following:

Craig Kemper—Albuquerque

Jason Lorenz—Las Cruces

Lee Rawson—Las Cruces

Your new officers for 2025 are:

Gabe Martinez—Chairman

Jason Lorenz—Vice Chairman

### Officer and Owner Payroll Amounts for 2025

#### **Corporate Officers & LLC Members**

Payroll Minimums and Maximums Payroll

Annual: \$57,200/\$228,800

Monthly Minimum: \$4,767

Monthly Maximum: \$19,067

#### **Sole Proprietors and Partners**

Annual Amount Annual: \$56,900

Annual Amount Monthly: \$4,742