



BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

California Wildfires will Require Massive Rebuilding

Everyone has seen the devastation incurred by the recent California wildfires. It is a sad and desperate situation that thousands of homeowners and business people find themselves in. Sadly, it will take years to rebuild and recover and they undoubtedly will need help from outside of the State.

As it was after Hurricane Katrina, some of our Participants will go to California to help in this rebuilding. Accordingly, please keep in mind that Builders Trust cannot insure any employees, subcontractors or independent contractors working in another state unless they are New Mexico resident employees or companies. We cannot cover anyone you hire outside of New Mexico.

Should you have any questions regarding out-of-state work and coverages, please contact your agent before committing to anything.

It's Premium Audit Time—Again

Hopefully, you have already received the audit notice letter with the details of what documents are needed for the audit.

On the topic of premium audits, payroll reporting, and the like, perhaps it is a good time to review some basics.

- Gross payroll for all of your covered employees must be submitted via the Participant portal at Builderstrust.com. Any vacation pay, sick pay, and bonuses are also included in the gross payroll amount reported. Overtime is reported as straight time (2/3 of overtime pay). Any amount reported on the employee's W-2, on the employer's Quarterly Federal Tax Return (Form 941), or on the employer's State Unemployment Report (Form ES- 903-A), must be reported to Builders Trust.
- Severance pay is excluded from the premium calculation and will not be included on the audit. Per diem for overnight stays is excluded up to \$75 per day.
- All uninsured cash labor, day labor, contract labor, or uninsured sub-contractors will be included in the audit. Uninsured labor presents a possible exposure to you and to Builders Trust, including sole proprietors. We strongly recommend obtaining Certificates of Insurance showing Workers Compensation coverage for all sub-contractors and contract labor.



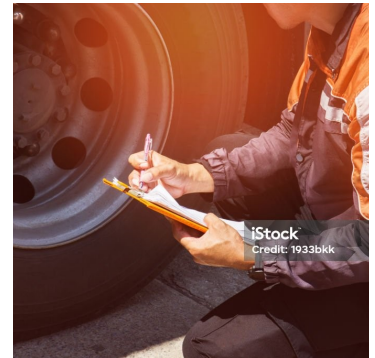
Maintaining Company Vehicles—It's a Matter of Life and Death

Maintaining company vehicles is essential. Over the years, Builders Trust has seen many claims where poor vehicle condition was a major factor in a claim. These include minor injuries and anything up to and including fatalities.

It is important to schedule regular maintenance for company vehicles as well as have drivers inspect a vehicle before driving it. Keeping your vehicles in optimal operating condition enhances safety, reliability and longevity. Also keep in mind tire age and wear. Tires are important for control and stopping distance.

In addition, having a well maintained company vehicle enhances your company's image as they are seen around town. How many people want to hire a company who drives vehicles that look like they are falling apart? It gives the impression of a poorly run company.

Invest in your company vehicles and keep your employees safe.



When do Auto Accidents Happen?

Accidents can happen at any time. But when do they occur the most? Per the National Safety Council (NSC) on average in 2022, fatal car crashes were more frequent on weekends, peaking on Saturday. The number of nonfatal crashes tended to be higher on weekdays, peaking on Friday.

For both fatal and nonfatal crashes, the peak time of day was 4 p.m. to 7:59 p.m., but peak crash periods vary substantially over the span of a year:

- During the spring and summer months, fatal crashes tended to peak between 8 p.m. and 11:59 p.m.
- In contrast, the nonfatal crash peak is earlier in the summer, from noon to 3:59 p.m.
- From November through March, the peak for fatal crashes was from 4 p.m. to 7:59 p.m.

Lights on at dusk and dawn! Make sure others can see you. How many times has a vehicle come up on you and you never saw it? At dawn and dusk, it can be very hard to see another vehicle, especially if they are darker in color. Make sure they can see you! Turn on your lights!

Source: National Safety Council (NSC) analysis of National Highway Traffic Safety Administration (NHTSA) Fatality Analysis Reporting System (FARS) and Crash Re-

Board of Trustees

Gabe Martinez

Chairman, Santa Fe, NM
GM Emulsion/GM Septic Services

Jason Lorenz

Vice-Chair, Las Cruces, NM
Veloz Homes

Craig Kemper

Trustee, Albuquerque, NM
Alvarado Roofing, Inc.

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 & Sons Inc.

Chellye Porter

Trustee, Albuquerque, NM
Summit Construction Inc.

McChristie Curry

Board Advisor, Alamogordo, NM
White Sands Construction Inc.

Rob Liessmann

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

Annual Safety Visits

We are often asked about why we do safety visits on your job sites every year. Part of the answer lies with the Workers' Compensation Administration (WCA). This is the administration that regulates workers' compensation in New Mexico. Their rules require that insureds with premium of \$15k or higher have an annual safety visit. This can be done by either an outside company that you hire or by us. As part of our service to you, Builders Trust does this at no charge and reports to the WCA that the visit was completed on your behalf. If the WCA finds that an insured hasn't been seen in the required amount of time, they will contact you to inquire and you will then either have to comply by their deadline or have us send an affidavit confirming that you were seen by us within the required timeframe.

Secondly, these visits are imperative to you and Builders Trust regardless of premium size. Our goal is to help you have the safest job sites possible to keep your employees safe and keep your premiums as low as possible. Our Field Safety Representatives are highly trained with many certifications and are there to help you. There are many classes that they can teach, many of which are specific to a type of job such as trenching, confined spaces, etc.

We encourage you to take advantage of these visits and the many training possibilities.



Your Coverage Agreement

Your Coverage Agreement outlines how your Builders Trust coverage applies and what is required by both parties. You are given a copy of this document when you join Builders Trust and when there are changes. In addition, this is available on the portal under **Resources > Frequent Links > Builders Trust Coverage Agreement**. We thought it would be beneficial to highlight some of the sections from this document. Below is an excerpt from **Part VI—Conditions**.

Inspection:

"We have the right, but are not obliged to inspect your workplaces at any time per the policies of the Board of Trustees. We may give you reports on the conditions we find. We may also recommend changes. While these recommendations may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards."

Since inception, Builders Trust has tried to visit every Participant at least once per year. For smaller premium accounts this can be as simple as a phone call or an office visit. Larger companies must be seen on an active job site.

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 (505) 345-3477, (800) 640-3369 or www.builderstrust.com

Tips from the Policy Administration Department

At times, Participants have issues with paying via the portal. Sometimes it's as simple as clearing cookies and caches. Before calling, give this a try:

- Open the Chrome (google) browser and click on the three dots in the upper right corner.
- Click "More Tools"
- Click "Clear Browser Data"
- Click "Advanced"
- Click "Cookies, cache images" (be careful not to clear passwords)
- Click "Clear Data"

Alternately in Chrome:

- Click on the three dots in the upper right corner
- Click on "Delete Browsing Data"
- Select "Browsing History", "Download History", "Cookies and other site data", "Cached images and files." Again, don't delete password history.
- Click on "Delete Data"

Once that's done, close the browser and then reopen it. That should take care of the issue. If not, please contact us at (505) 345-3477.

Please keep in mind that the portal is designed to work best on Chrome. If using another browser try switching over to Chrome.