

BLUEPRINTS

Your Newsletter for Quality Workers' Compensation Information

Builders Trust of NM merges with NM Contractors Comp Trust Associated General Contractors NM becomes named trade association

The New Mexico Workers Compensation Administration (our state regulator) has approved the merger we requested with the New Mexico Contractors Comp Trust (CCT). This is great news.

In the merger, Contractors Comp Trust's assets and claims will be merged into Builders Trust of New Mexico. The merger date is October 1st, 2025.

With the merger approved, Associated General Contractors New Mexico (AGC) will be BT's named trade association as of October 1st, 2025.

Builders Trust has for many years supported and covered payrolls in most sectors in the New Mexico construction industry. With AGC becoming our named trade association, there are several construction related trade associations that have signed agreements with AGC so their members can have access to Builders Trust. New Mexico Home Builders Association has signed an agreement and members of NMHBA can continue to have access to Builders Trust.

Current and future participants in Builders Trust now have options to chose an association that best reflects their industry and interest.

This is a great thing for the construction i Randy L. Akin Administrator & Chief Executive Officer Builders Trust of New Mexico

Robert Lilly
Chief Operations Officer
Builders Trust of New Mexico





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Field Safety Services

Safeguarding Young Workers in New Mexico Construction

As contractors and employers in New Mexico's Construction Industry know, protecting young workers isn't just the right thing to do—it's the law. Both federal and state regulations place strict limits on the types of work minors may perform, especially in hazardous environments like construction sites.

What Jobs Are Off-Limits Under Federal Law?

The U.S. Department of Labor's Hazardous Occupations Orders clearly prohibit minors under 18 from engaging in the following risky tasks:

- Trenching or excavation deeper than four feet
- Operating, riding, or assisting with heavy machinery and hoisting equipment such as forklifts, skid-steers, cranes, man-lifts, scissor lifts, cherry pickers, boom trucks, etc.
- Demolition, wrecking, or exposure to explosives
- Work in mining, quarries, aggregate operations, or open-cut mines
- Roofing work
- Logging, forestry, and sawmilling
- Power-driven metal-working or woodworking machines
- Driving motor vehicles or acting as drivers' helpers DOL

These federal restrictions exist to shield minors from serious hazards inherent in construction operations. What Does New Mexico Law Add?

New Mexico's Child Labor Law aligns closely with federal mandates while also setting firm state-specific requirements:

Summary Table: Age & Work Restrictions

Age Group	Allowed Work	Time/Hour Limits	Forbidden Tasks (All Minors <18)
Under 14	Generally none (with few exemptions)	N/A	All hazardous and non- agricultural work
14–15	Non-hazardous, non- agricultural tasks	3 hr school day / 8 hr non-school day; 7 a.m.–7 p.m. (to 9 p.m. summer)	Heavy machinery, excavation, demolition, driving, etc.
16–17	Non-hazardous labor, unlimited hours	No hour limit (but not during school time); performer restrictions apply	Same hazards as above

(Continued ...)

Field Safety Services

Safeguarding Young Workers in New Mexico Construction (Concluded)

Why It Matters for Construction Employers

Legal Compliance: Violations of either federal or state laws can result in significant civil penalties and reputational damage DOL.

Safety First: Construction-heavy tasks pose elevated risks to developing workers; preventing their exposure to dangerous equipment and environments is paramount.

Best Practices: Age verification, properly limiting assignments, clear signage, rigorous supervision, and subcontractor accountability are essential for maintaining compliance.

Bottom Line

Hiring minors requires a safety-first mindset and strict adherence to federal and state law. Protecting young workers is not only a legal requirement — it is a moral obligation and a reflection of our industry's commitment to responsible employment practices.

For more Safety resources, go to:

https://builderstrust.com/safety/

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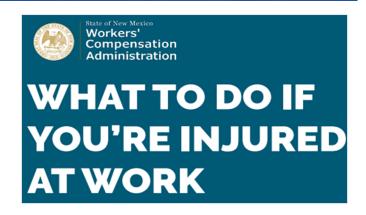
From the New Mexico Workers Comp Administration

FOR IMMEDIATE RELEASE

Workers' Compensation Administration August 18, 2025

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New Mexico employers must display updated workplace poster by December 31, 2025

ALBUQUERQUE — All New Mexico employers must display an updated workers' compensation poster by Dec. 31, in accordance with existing requirements from the state Workers' Compensation Administration (WCA).

The updated poster contains key information with a clearer layout to ensure employees can easily understand and access their rights. It must be displayed where all employees can see it.

"Every worker in New Mexico deserves to understand their rights—no matter where they work or what language they speak," said WCA Director Heather Jordan. "This poster is more than a requirement—it's a tool for awareness, access, and workplace safety." Employers can download the updated poster from the WCA website at workerscomp.nm.gov. Businesses that are unable to print the poster can request a printed copy through a simple online form on our website.

WCA staff will be distributing the new poster during community presentations, training, and field visits. The agency is also working closely with chambers of commerce, insurance companies, and other state agencies to ensure broad awareness.

https://www.workerscomp.nm.gov/publications/#

