

RISK CONSIDERATIONS	SAFETY PROGRAM	PRIOR COVERAGE	INDUSTRY EXPERIENCE	EXPOSURE	LOSS COST MULTIPLIER	HAZARD GROUP
NEW MEXICO						
Commercial Insurance Company CI	Formal Written Safety Program	3 Years Prior Coverage	5 Years	Adequate Payroll for Exposure	Low	All Hazard Groups Accepted; F & G Must be Evaluated for Quality Safety Controls
Premier Insurance Company PR						
Assurance Company AS			3 Years			
Mutual Casualty Company NM		2 Years Prior Coverage				All Hazard Groups Accepted
Security Insurance Company SI	Informal Safety Program				Mid	
Employers Assurance Company EM		1 Year Prior Coverage	1 Year	Minimal Payroll with Growth Expectations		
Southwest Casualty Company SW						
Business Insurance Company BI	Limited or No Safety Program					
Safety Insurance Company SC						
Foundation Insurance Company FR	No Safety Program	No Prior Coverage	No Prior Experience	Minimal to No Payroll	High	All Hazard Groups Accepted

Company selection is subject to underwriter discretion.