

NEW MEXICO COMMERCIAL INSURANCE COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: January 1, 2021

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	2.54	573	2016	1.71	461	2710	7.13	750	3220	1.23	396
0008	1.92	489	2021	2.16	522	2714	3.05	642	3224	2.18	524
0016	3.61	717	2039	1.78	470	2721	6.04	750	3227	1.73	464
0034	2.59	580	2041	1.85	480	2722	1.95	493	3240	2.05	507
0035	2.11	515	2065	1.27	401	2731	3.22	665	3241	1.87	482
0036	2.96	630	2070	3.15	655	2735	2.97	631	3255	1.58	443
0037	3.13	653	2081	2.14	519	2759	4.28	750	3257	2.05	507
0042	3.69	728	2089	3.33	680	2790	1.12	381	3270	1.95	493
0050	3.69	728	2095	2.73	599	2797	2.36	549	3300	3.02	638
0059 D	0.15	250	2105	2.80	608	2799	3.63	720	3303	1.63	450
0065 D	0.03	234	2110	1.38	416	2802	3.14	654	3307	2.25	534
0066 D	0.03	234	2111	2.52	570	2835	1.72	462	3315	2.48	565
0067 D	0.03	234	2112	2.90	622	2836	1.93	491	3334	1.55	439
0079	1.92	489	2114	2.01	501	2841	2.71	596	3336	1.88	484
0083	4.93	750	2121	0.96	360	2881	1.96	495	3365	2.93	626
0106	6.79	750	2130	1.31	407	2883	2.44	559	3372	2.19	526
0113	3.16	657	2131	1.32	408	2915	2.39	553	3373	2.78	605
0170	1.94	492	2143	2.12	516	2916	2.40	554	3383	1.08	376
0251	2.50	568	2157	2.82	611	2923	1.30	406	3385	0.60	311
0401	9.45	750	2172	1.06	373	2960	5.90	750	3400	2.26	535
0771 N	0.29	-	2174	2.01	501	3004	1.10	379	3507	2.23	531
0908 P	113.00	750	2211	4.93	750	3018	1.94	492	3515	1.63	450
0913 P	421.00	750	2220	1.58	443	3022	2.49	566	3548	0.77	334
0917	2.79	607	2288	2.59	580	3027	1.65	453	3559	1.74	465
0918 *	0.68	322	2302	1.19	391	3028	2.12	516	3574	1.02	368
1005 *	3.63	720	2305	1.57	442	3030	4.75	750	3581	0.75	331
1016 *	8.84	750	2361	1.30	406	3040	3.60	716	3612	1.20	392
1164 D	2.39	553	2362	1.39	418	3041	2.59	580	3620	2.17	523
1165 D	2.10	514	2380	1.51	434	3042	3.02	638	3629	0.99	364
1320	1.05	372	2388	0.93	356	3064	2.50	568	3632	1.70	460
1322	5.38	750	2402	1.89	485	3076	2.18	524	3634	1.09	377
1430	2.96	630	2413	1.73	464	3081 D	3.41	690	3635	1.85	480
1438	3.68	727	2416	1.26	400	3082 D	2.99	634	3638	1.31	407
1452	2.51	569	2417	0.87	347	3085 D	3.00	635	3642	0.89	350
1463	7.95	750	2501	1.59	445	3110	2.91	623	3643	1.27	401
1472	1.98	497	2503	0.85	345	3111	1.42	422	3647	1.82	476
1624 D	2.15	520	2570	2.41	555	3113	1.23	396	3648	1.14	384
1642	1.72	462	2585	2.29	539	3114	2.05	507	3681	0.55	304
1654	3.37	685	2586	1.85	480	3118	1.25	399	3685	0.61	312
1699	2.01	501	2587	1.47	428	3119	0.63	315	3719	0.85	345
1701	2.10	514	2589	1.46	427	3122	1.49	431	3724	2.51	569
1710 D	4.21	750	2600	2.84	613	3126	0.95	358	3726	2.38	551
1747	1.48	430	2623	4.78	750	3131	1.17	388	3803	1.58	443
1748	3.49	701	2651	1.20	392	3132	2.03	504	3807	1.62	449
1803 D	4.95	750	2660	1.78	470	3145	1.53	437	3808	2.44	559
1924	1.62	449	2683	1.59	445	3146	1.62	449	3821	4.26	750
1925	2.50	568	2688	1.93	491	3169	1.89	485	3822	2.42	557
2002	2.10	514	2701	8.70	750	3179	1.65	453	3824	2.71	596
2003	2.89	620	2702	12.08	750	3180	1.58	443	3826	0.62	314
2014	3.87	750	2709	6.14	750	3188	1.38	416	3827	1.51	434

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3830	0.73	329	4568	1.32	408	5472	3.63	720	6843 F	7.40	750
3851	1.65	453	4581	0.68	322	5473	6.69	750	6845 F	4.34	750
3865	1.36	414	4583	2.67	590	5474	4.03	750	6854	3.22	665
3881	2.45	561	4611	0.73	329	5478	2.76	603	6872 F	12.48	750
4000	3.78	740	4635	1.82	476	5479	4.26	750	6874 F	12.68	750
4021	2.57	577	4653	1.11	380	5480	3.75	736	6882	2.15	520
4024 D	2.79	607	4665	4.89	750	5491	1.38	416	6884	3.17	658
4034	4.53	750	4683	3.46	697	5506	4.57	750	7016 M	2.40	554
4036	1.41	420	4686	1.56	441	5507	2.55	574	7024 M	2.67	590
4038	1.74	465	4692	0.49	296	5535	4.13	750	7038 M	3.72	732
4062	1.72	462	4693	0.62	314	5537	3.16	657	7046 M	6.98	750
4101	1.79	472	4703	1.27	401	5551	10.14	750	7047 M	3.81	744
4109	0.30	271	4717	1.41	420	5606	0.73	329	7050 M	5.90	750
4110	0.57	307	4720	2.17	523	5610	3.15	655	7090 M	4.13	750
4111	1.10	379	4740	0.57	307	5645	9.19	750	7098 M	7.76	750
4114	2.96	630	4741	1.67	455	5703	10.43	750	7099 M	11.08	750
4130	2.26	535	4751	1.42	422	5705	10.32	750	7133	2.11	515
4131	3.40	689	4771 N	1.66	454	5951	0.29	269	7151 M	2.56	576
4133	1.53	437	4777	2.10	514	6003	4.39	750	7152 M	4.07	750
4149	0.42	287	4825	0.84	343	6005	2.03	504	7153 M	2.85	615
4206	1.89	485	4828	1.18	389	6018	1.95	493	7219	4.69	750
4207	1.34	411	4829	0.87	347	6045	2.94	627	7222	6.46	750
4239	2.06	508	4902	1.85	480	6204	4.70	750	7225	4.90	750
4240	2.51	569	4923	0.65	318	6206	2.35	547	7230	5.10	750
4243	1.48	430	5020	4.16	750	6213	1.56	441	7231	4.82	750
4244	1.78	470	5022	4.83	750	6214	0.91	353	7232	5.35	750
4250	1.18	389	5037	9.03	750	6216	3.77	739	7309 F	8.49	750
4251	1.82	476	5040	4.59	750	6217	2.92	624	7313 F	3.43	693
4263	2.03	504	5057	2.78	605	6229	3.10	649	7317 F	6.99	750
4273	1.66	454	5059	12.25	750	6233	1.70	460	7327 F	16.43	750
4279	1.88	484	5102	4.09	750	6235	3.48	700	7333 M	2.27	536
4283	1.01	366	5146	3.28	673	6236	4.87	750	7335 M	2.52	570
4299	1.42	422	5160	1.68	457	6237	1.02	368	7337 M	3.60	716
4304	3.76	738	5183	2.47	563	6251 D	4.45	750	7350 F	9.21	750
4307	1.17	388	5188	2.07	509	6252 D	2.66	589	7360	2.65	588
4351	0.60	311	5190	2.05	507	6306	3.72	732	7370	3.38	686
4352	1.36	414	5191	0.61	312	6319	2.50	568	7380	3.32	678
4361	0.91	353	5192	1.87	482	6325	3.36	684	7382	3.03	639
4410	2.64	586	5213	3.48	700	6400	3.59	715	7390	3.22	665
4420	2.75	601	5215	4.36	750	6503	1.49	431	7394 M	2.66	589
4431	0.99	364	5221	3.39	688	6504	2.99	634	7395 M	2.96	630
4432	0.75	331	5222	5.70	750	6702 M*	3.01	636	7398 M	4.23	750
4452	1.87	482	5223	3.59	715	6703 M*	4.78	750	7402	0.24	262
4459	1.92	489	5348	3.02	638	6704 M*	3.35	682	7403	3.22	665
4470	1.42	422	5402	3.56	711	6801 F	3.19	661	7405 N	0.78	335
4484	1.66	454	5403	4.42	750	6811	3.89	750	7420	9.57	750
4493	1.74	465	5437	4.24	750	6824 F	6.64	750	7421	0.66	319
4511	0.48	295	5443	3.50	703	6826 F	3.97	750	7422	1.01	366
4557	1.40	419	5445	4.20	750	6834	2.01	501	7425	1.64	451
4558	1.30	406	5462	3.98	750	6836	2.48	565	7431 N	0.65	318

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7445 N	0.42	-	8232	3.55	709	8831	0.89	350	9519	2.83	612
7453 N	0.35	-	8233	2.02	503	8832	0.26	265	9521	2.44	559
7502	1.41	420	8235	3.38	686	8833	0.84	343	9522	1.47	428
7515	1.13	383	8236	4.17	750	8835	1.33	410	9534	3.52	705
7520	2.25	534	8263	4.38	750	8842	1.91	488	9554	7.32	750
7538	3.35	682	8264	3.72	732	8855	0.14	249	9586	0.35	277
7539	1.05	372	8265	4.33	750	8856	0.57	307	9600	1.74	465
7540	2.09	512	8279	4.61	750	8864	1.18	389	9620	1.02	368
7580	1.88	484	8288	6.01	750	8868	0.39	283			
7590	2.23	531	8291	2.46	562	8869	0.92	354			
7600	3.50	703	8292	2.52	570	8871	0.06	238			
7605	1.44	424	8293	6.37	750	8901	0.21	258			
7610	1.14	384	8304	4.55	750	9012	0.87	347			
7705	3.13	653	8350	4.26	750	9014	2.03	504			
7710	2.43	558	8353	4.26	750	9015	2.52	570			
7711	2.43	558	8370	4.00	750	9016	2.05	507			
7720	1.71	461	8380	1.55	439	9019	1.78	470			
7855	2.48	565	8381	1.34	411	9033	1.64	451			
8001	1.58	443	8385	1.68	457	9040	3.12	651			
8002	1.56	441	8392	1.49	431	9044	1.08	376			
8006	1.35	412	8393	1.21	393	9052	1.62	449			
8008	0.92	354	8500	4.90	750	9058	1.11	380			
8010	1.55	439	8601	0.32	273	9060	1.19	391			
8013	0.33	275	8602	1.15	385	9061	0.90	352			
8015	0.54	303	8603	0.10	244	9062	1.12	381			
8017	1.07	374	8606	1.61	447	9063	0.67	320			
8018	2.04	505	8709 F	4.27	750	9077 F	2.32	543			
8021	1.99	499	8719	1.57	442	9082	0.94	357			
8031	1.84	478	8720	0.88	349	9083	0.79	337			
8032	1.46	427	8721	0.26	265	9084	1.08	376			
8033	1.74	465	8723	0.16	252	9088 a	a	a			
8037	1.43	423	8725	2.23	531	9089	0.75	331			
8039	0.94	357	8726 F	1.97	496	9093	1.00	365			
8044	1.82	476	8734 M	0.43	288	9101	2.43	558			
8045	0.61	312	8737 M	0.39	283	9102	2.05	507			
8046	1.51	434	8738 M	0.62	314	9154	1.25	399			
8047	0.67	320	8742	0.32	273	9156	2.20	527			
8058	2.19	526	8745	3.17	658	9170	9.45	750			
8072	0.49	296	8748	0.49	296	9178	4.89	750			
8102	1.63	450	8755	0.33	275	9179	18.37	750			
8103	2.10	514	8799	0.48	295	9180	3.93	750			
8106	4.34	750	8800	1.50	433	9182	1.50	433			
8107	2.07	509	8803	0.06	238	9186	8.98	750			
8111	1.25	399	8805 M	0.22	260	9220	3.72	732			
8116	1.68	457	8810	0.16	252	9402	3.14	654			
8203	4.03	750	8814 M	0.19	256	9403	4.13	750			
8204	2.96	630	8815 M	0.31	272	9410	1.87	482			
8209	3.09	647	8820	0.14	249	9501	2.24	532			
8215	2.40	554	8824	2.06	508	9505	2.59	580			
8227	2.76	603	8826	1.56	441	9516	2.41	555			

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	113.00	750	6702 M*	3.01	636	6801 F	3.19	661			
0913 P	421.00	750	6703 M*	4.78	750	6824 F	6.64	750			
			6704 M*	3.35	682	6826 F	3.97	750			
			7016 M	2.40	554	6843 F	7.40	750			
			7024 M	2.67	590	6845 F	4.34	750			
a Rated Classifications											
9088 a	a	a	7038 M	3.72	732	6872 F	12.48	750			
			7046 M	6.98	750	6874 F	12.68	750			
			7047 M	3.81	744	7309 F	8.49	750			
			7050 M	5.90	750	7313 F	3.43	693			
			7090 M	4.13	750	7317 F	6.99	750			
			7098 M	7.76	750	7327 F	16.43	750			
			7099 M	11.08	750	7350 F	9.21	750			
			7151 M	2.56	576	8709 F	4.27	750			
			7152 M	4.07	750	8726 F	1.97	496			
			7153 M	2.85	615	9077 F	2.32	543			
			7333 M	2.27	536	Underground Coal Mine Classifications					
			7335 M	2.52	570						
			7337 M	3.60	716						
			7394 M	2.66	589						
			7395 M	2.96	630	1016 *	8.84	750			
			7398 M	4.23	750						
			8734 M	0.43	288						
			8737 M	0.39	283						
			8738 M	0.62	314						
			8805 M	0.22	260						
			8814 M	0.19	256						
			8815 M	0.31	272						

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FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.

Disease		
Code No.	Loading	Symbol
0059D	0.15	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S
1164D	0.02	S

Disease		
Code No.	Loading	Symbol
1165D	0.02	S
1624D	0.01	S
1710D	0.02	S
1803D	0.12	S
3081D	0.03	S

Disease		
Code No.	Loading	Symbol
3082D	0.03	S
3085D	0.03	S
4024D	0.01	S
6251D	0.01	S
6252D	0.02	S

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.

*** Class Codes with Specific Footnotes**

- 0918 Experience rating values not displayed. Premium generated by this class is not subject to experience rating or premium discounts.
- 1005 Advisory loss cost includes a non-ratable disease element of \$0.67. (For coverage written separately for federal benefits only, \$0.66. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$2.01. (For coverage written separately for federal benefits only, \$1.97. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.928 and elr x 1.848.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

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ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per accident basis. They do not include a safety factor:

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	5.0%	4.1%	3.8%	2.6%	1.9%	1.3%	1.1%
\$1,000	8.2%	6.9%	6.3%	4.4%	3.3%	2.3%	1.9%
\$1,500	10.5%	9.1%	8.2%	5.8%	4.4%	3.1%	2.7%
\$2,000	12.4%	10.8%	9.7%	6.9%	5.4%	3.8%	3.3%
\$2,500	14.0%	12.2%	11.0%	7.9%	6.2%	4.5%	3.9%
\$5,000	19.8%	17.5%	15.7%	11.8%	9.6%	7.2%	6.3%
\$10,000	27.5%	24.4%	22.1%	17.3%	14.6%	11.4%	9.9%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$68,900
Leased or rented vehicle.....	\$45,900

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports,"

\$3,500

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"

\$900

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual*

Rule 2-E-3 (Annual Payroll)

\$45,900

Terrorism - (Advisory Loss Cost)

0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable

only in connection with *Basic Manual* Rule 3-A-4.....

58%

(Multiply a Non-F classification loss cost by a factor of 1.58 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.50) and the adjustment for differences in loss-based expenses (1.056).)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.