

NEW MEXICO SOUTHWEST CASUALTY COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: January 1, 2024

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	2.98	633	2016	2.31	542	2702	16.96	750	3180	2.31	542
0008	2.45	561	2021	3.35	682	2709	7.38	750	3188	1.81	475
0016	4.38	750	2039	2.76	603	2710	10.78	750	3220	1.67	456
0034	3.29	675	2041	2.66	589	2714	4.30	750	3224	3.29	675
0035	2.74	600	2065	1.88	484	2721	8.49	750	3227	2.57	577
0036	3.90	750	2070	4.00	750	2722	2.92	624	3240	-	-
0037	4.17	750	2081	3.26	670	2731	3.92	750	3241	2.71	596
0042	4.86	750	2089	3.23	665	2735	4.43	750	3255	2.35	547
0050	4.90	750	2095	6.52	750	2759	5.24	750	3257	2.62	584
0059 D	-	-	2105	3.97	750	2790	1.90	486	3270	2.26	535
0065 D	-	-	2110	3.17	658	2797	2.86	617	3300	4.45	750
0066 D	-	-	2111	2.78	605	2799	7.54	750	3303	2.47	563
0067 D	-	-	2112	4.93	750	2802	4.54	750	3307	2.52	570
0079	2.45	561	2114	2.33	544	2835	2.60	582	3315	3.11	649
0083	6.49	750	2121	1.26	400	2836	2.79	607	3334	2.21	528
0106	8.92	750	2130	1.95	493	2841	3.54	707	3336	2.38	551
0113	4.19	750	2131	1.76	468	2881	2.83	612	3365	4.12	750
0170	2.52	570	2143	2.38	551	2883	2.97	631	3372	2.52	570
0251	4.19	750	2157	3.69	728	2915	2.74	600	3373	4.19	750
0401	13.30	750	2172	1.57	442	2916	2.93	626	3383	1.45	426
0771 N	0.43	-	2174	2.95	628	2923	1.59	444	3385	0.97	360
0908 P	163.88	750	2211	6.57	750	2960	5.43	750	3400	2.90	621
0913 P	500.25	750	2220	2.59	579	3004	1.29	405	3507	2.71	596
0917	3.67	726	2286	-	-	3018	2.52	570	3515	2.02	502
0918 *	0.74	330	2288	4.07	750	3022	3.29	675	3548	1.35	412
1005 *	4.50	750	2302	1.86	482	3027	2.10	514	3559	2.29	540
1016 *	12.54	750	2305	2.23	530	3028	2.97	631	3574	1.10	379
1164 D	3.09	647	2361	1.85	479	3030	4.64	750	3581	0.98	363
1165 D	3.16	656	2362	2.48	565	3040	4.50	750	3612	1.69	458
1320	1.50	433	2380	2.04	505	3041	3.24	668	3620	2.17	523
1322	7.50	750	2388	1.14	384	3042	3.64	721	3629	1.43	423
1430	3.69	728	2402	2.38	551	3064	3.28	672	3632	2.14	519
1438	4.16	750	2413	2.04	505	3076	3.19	661	3634	1.55	440
1452	4.66	750	2416	2.35	547	3081 D	4.21	750	3635	2.28	537
1463	9.82	750	2417	1.36	414	3082 D	3.71	731	3638	1.73	463
1472	2.95	628	2501	2.12	516	3085 D	4.00	750	3642	1.48	430
1624 D	2.66	589	2503	1.05	372	3110	3.80	742	3643	1.69	458
1642	2.76	603	2570	3.12	652	3111	1.85	479	3647	2.52	570
1654	3.73	733	2585	3.85	749	3113	1.74	465	3648	1.21	393
1699	2.66	589	2586	3.04	640	3114	2.59	579	3681	0.71	325
1701	3.33	679	2587	2.36	549	3118	1.71	461	3685	0.78	335
1710 D	4.30	750	2589	1.91	488	3119	0.88	349	3719	0.88	349
1747	2.48	565	2600	4.47	750	3122	1.83	477	3724	2.85	614
1748	4.92	750	2623	5.85	750	3126	1.41	421	3726	3.21	663
1803 D	6.04	750	2651	1.41	421	3131	1.52	435	3803	2.31	542
1924	2.35	547	2660	2.23	530	3132	2.64	586	3807	1.85	479
1925	2.92	624	2670	-	-	3145	1.90	486	3808	3.42	691
2002	3.42	691	2683	-	-	3146	2.00	500	3821	5.38	750
2003	3.54	707	2688	2.16	521	3169	2.19	526	3822	3.59	714
2014	5.71	750	2701	10.71	750	3179	1.86	482	3824	3.42	691

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3826	0.74	330	4511	0.50	298	5403	5.24	750	6801 F	5.69	750
3827	1.81	475	4557	2.04	505	5437	5.11	750	6811	5.61	750
3830	1.12	381	4558	1.66	454	5443	3.21	663	6824 F	6.74	750
3851	1.98	498	4568	2.26	535	5445	4.59	750	6826 F	3.80	742
3865	2.66	589	4581	0.95	358	5462	5.73	750	6834	2.54	572
3881	3.28	672	4583	3.69	728	5472	4.78	750	6836	2.79	607
4000	6.11	750	4611	1.05	372	5473	6.47	750	6843 F	7.73	750
4021	3.29	675	4635	2.55	575	5474	5.14	750	6845 F	4.16	750
4024 D	3.61	717	4653	1.97	495	5478	3.74	735	6854	4.59	750
4034	6.18	750	4665	7.35	750	5479	5.30	750	6872 F	9.09	750
4036	2.26	535	4670	-	-	5480	5.36	750	6874 F	9.25	750
4038	2.38	551	4683	4.00	750	5491	2.02	502	6882	2.86	617
4062	2.31	542	4686	2.16	521	5506	4.76	750	6884	4.19	750
4101	2.19	526	4692	0.64	316	5507	3.00	635	7016 M	3.26	670
4109	0.45	291	4693	1.05	372	5508	-	-	7024 M	3.62	719
4110	0.78	335	4703	1.50	433	5535	5.21	750	7038 M	5.23	750
4111	1.74	465	4717	2.00	500	5537	4.09	750	7046 M	9.54	750
4114	2.90	621	4720	2.62	584	5551	12.40	750	7047 M	5.16	750
4130	3.48	700	4740	0.74	330	5606	0.88	349	7050 M	8.30	750
4131	5.02	750	4741	3.36	684	5610	3.92	750	7090 M	5.81	750
4133	2.60	582	4743	-	-	5645	12.51	750	7098 M	10.59	750
4149	0.67	321	4751	2.60	582	5703	10.94	750	7099 M	15.11	750
4206	2.98	633	4771 N	2.42	556	5705	13.32	750	7133	3.24	668
4207	2.04	505	4777	3.02	638	5951	0.48	295	7151 M	3.93	750
4239	2.90	621	4825	1.22	395	6003	5.36	750	7152 M	6.24	750
4240	2.90	621	4828	1.85	479	6005	3.78	740	7153 M	4.38	750
4243	1.95	493	4829	1.04	370	6018	2.78	605	7219	6.59	750
4244	2.28	537	4902	2.16	521	6045	4.16	750	7222	7.71	750
4250	1.81	475	4923	1.04	370	6204	6.16	750	7225	8.88	750
4251	3.12	652	5020	4.67	750	6206	2.43	558	7230	7.09	750
4263	3.17	658	5022	6.92	750	6213	2.28	537	7231	6.71	750
4273	2.29	540	5037	8.23	750	6214	1.24	398	7232	8.78	750
4279	3.55	710	5040	5.19	750	6216	3.80	742	7309 F	6.99	750
4283	1.74	465	5057	3.33	679	6217	3.76	738	7313 F	2.83	612
4299	1.86	482	5059	12.94	750	6229	3.80	742	7317 F	5.38	750
4304	4.49	750	5102	5.64	750	6233	1.73	463	7327 F	14.33	750
4307	1.48	430	5146	3.85	749	6235	4.38	750	7333 M	3.23	665
4351	1.05	372	5160	1.79	472	6236	5.62	750	7335 M	3.59	714
4352	2.28	537	5183	3.21	663	6237	1.78	470	7337 M	5.12	750
4360	-	-	5188	2.57	577	6251 D	4.62	750	7350 F	6.73	750
4361	1.16	386	5190	2.71	596	6252 D	3.11	649	7360	3.86	750
4410	2.83	612	5191	0.91	353	6306	4.61	750	7370	4.67	750
4420	3.07	645	5192	2.78	605	6319	2.95	628	7380	5.12	750
4431	1.26	400	5213	5.00	750	6325	3.07	645	7382	5.92	750
4432	2.07	509	5215	4.88	750	6400	4.16	750	7390	4.28	750
4452	2.66	589	5221	4.16	750	6503	2.05	507	7394 M	3.45	696
4459	2.59	579	5222	5.76	750	6504	3.57	712	7395 M	3.83	747
4470	2.04	505	5223	3.45	696	6702 M*	5.74	750	7398 M	5.47	750
4484	2.23	530	5348	3.21	663	6703 M*	9.09	750	7402	0.29	270
4493	2.14	519	5402	5.07	750	6704 M*	6.38	750	7403	3.88	750

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7405 N	1.02	367	8116	2.38	551	8810	0.19	256	9186	9.37	750
7420	9.76	750	8203	6.35	750	8814 M	0.22	260	9220	4.99	750
7421	0.78	335	8204	3.92	750	8815 M	0.36	279	9402	3.64	721
7422	1.54	437	8209	3.88	750	8820	0.17	253	9403	6.11	750
7425	1.67	456	8215	3.00	635	8824	2.66	589	9410	2.60	582
7431 N	0.86	346	8227	3.64	721	8825	-	-	9501	2.97	631
7445 N	0.55	-	8232	4.76	750	8826	1.97	495	9505	2.95	628
7453 N	0.47	-	8233	3.04	640	8829	-	-	9516	2.73	598
7502	1.95	493	8235	4.14	750	8831	1.10	379	9519	3.85	749
7515	1.28	402	8236	5.35	750	8832	0.36	279	9521	3.64	721
7520	2.86	617	8263	5.88	750	8833	1.17	388	9522	2.21	528
7538	3.11	649	8264	5.43	750	8835	1.69	458	9534	3.78	740
7539	1.43	423	8265	5.69	750	8842	2.45	561	9554	7.26	750
7540	3.09	647	8279	7.02	750	8855	0.16	251	9586	0.47	293
7580	2.48	565	8288	8.18	750	8856	0.71	325	9600	2.29	540
7590	3.73	733	8291	3.55	710	8864	1.41	421	9620	1.38	416
7600	4.50	750	8292	3.26	670	8868	0.50	298			
7605	1.98	498	8293	6.52	750	8869	1.09	377			
7610	1.57	442	8304	5.66	750	8871	0.05	237			
7705	4.86	750	8350	4.64	750	8901	0.22	260			
7710	3.76	738	8353	4.54	750	9012	1.00	365			
7711	3.76	738	8370	4.95	750	9014	2.86	617			
7720	2.42	-	8380	1.83	477	9015	3.33	679			
7855	4.73	-	8381	1.59	444	9016	2.07	509			
8001	2.17	523	8385	2.31	542	9019	2.83	612			
8002	1.91	488	8392	1.85	479	9033	2.05	507			
8006	1.71	461	8393	1.85	479	9040	3.88	750			
8008	1.28	402	8500	5.14	750	9044	1.45	426			
8010	1.85	479	8601	0.36	279	9052	1.93	491			
8013	0.35	277	8602	1.66	454	9058	1.35	412			
8015	0.69	323	8603	0.09	242	9060	1.29	405			
8017	1.21	393	8606	1.81	475	9061	1.17	388			
8018	2.78	605	8709 F	3.12	652	9062	1.35	412			
8021	2.60	582	8719	1.85	479	9063	0.91	353			
8031	2.12	516	8720	1.19	391	9077 F	5.73	750			
8032	1.85	479	8721	0.41	286	9082	1.16	386			
8033	2.17	523	8723	0.17	253	9083	0.97	360			
8037	1.91	488	8725	2.48	565	9084	1.35	412			
8039	1.40	419	8726 F	1.50	433	9088 a	a	a			
8044	2.10	514	8734 M	0.55	305	9089	0.90	351			
8045	0.74	330	8737 M	0.50	298	9093	1.29	405			
8046	2.07	509	8738 M	0.79	337	9101	3.16	656			
8047	0.88	349	8742	0.41	286	9102	2.78	605			
8058	2.69	593	8745	3.69	728	9154	1.64	451			
8072	0.69	323	8748	0.64	316	9156	2.64	586			
8102	1.81	475	8755	0.67	321	9170	11.63	750			
8103	2.97	631	8799	0.71	325	9178	4.90	750			
8106	4.50	750	8800	1.98	498	9179	46.51	750			
8107	2.64	586	8803	0.07	239	9180	5.78	750			
8111	2.02	502	8805 M	0.26	265	9182	2.29	540			

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	163.88	750	6702 M*	5.74	750	6801 F	5.69	750			
0913 P	500.25	750	6703 M*	9.09	750	6824 F	6.74	750			
			6704 M*	6.38	750	6826 F	3.80	742			
			7016 M	3.26	670	6843 F	7.73	750			
			7024 M	3.62	719	6845 F	4.16	750			
a Rated Classifications											
9088	a	a	a			7038 M	5.23	750	6872 F	9.09	750
						7046 M	9.54	750	6874 F	9.25	750
						7047 M	5.16	750	7309 F	6.99	750
						7050 M	8.30	750	7313 F	2.83	612
						7090 M	5.81	750	7317 F	5.38	750
						7098 M	10.59	750	7327 F	14.33	750
						7099 M	15.11	750	7350 F	6.73	750
						7151 M	3.93	750	8709 F	3.12	652
						7152 M	6.24	750	8726 F	1.50	433
						7153 M	4.38	750	9077 F	5.73	750
						7333 M	3.23	665			
						7335 M	3.59	714	Underground Coal Mine Classifications		
						7337 M	5.12	750			
						7394 M	3.45	696			
						7395 M	3.83	747	1016 *	12.54	750
						7398 M	5.47	750			
						8734 M	0.55	305			
						8737 M	0.50	298			
						8738 M	0.79	337			
						8805 M	0.26	265			
						8814 M	0.22	260			
						8815 M	0.36	279			

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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 no longer includes disease loading. A supplemental disease loading may be added, as described in the Basic Manual rule, Supplemental disease exposure.
- 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 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 \$0.47. (For coverage written separately for federal benefits only, \$0.45. For coverage written separately for state benefits only, \$0.02.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.43. (For coverage written separately for federal benefits only, \$1.36. For coverage written separately for state benefits only, \$0.07.)
- 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 1.925 and elr x 1.863.
- 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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MISCELLANEOUS VALUES

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per accident basis.

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.1%	2.5%	2.0%	1.5%	1.2%	0.8%	0.6%
\$1,000	5.1%	4.2%	3.3%	2.6%	2.1%	1.4%	1.0%
\$1,500	6.6%	5.4%	4.3%	3.5%	2.8%	1.9%	1.4%
\$2,000	7.7%	6.5%	5.2%	4.2%	3.4%	2.3%	1.8%
\$2,500	8.7%	7.4%	5.9%	4.8%	3.8%	2.7%	2.1%
\$5,000	12.2%	10.6%	8.5%	7.2%	5.8%	4.3%	3.5%
\$10,000	16.5%	14.7%	12.1%	10.6%	8.6%	6.7%	5.6%

Basis of premium applicable in accordance with the *Basic Manual* notes for

Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$81,300
Leased or rented vehicle.....	\$54,200

Catastrophe (other than Certified Acts of Terrorism) - \$0.02

Maximum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers and the *Basic Manual* notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports".....

\$4,200

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers.....

\$1,050

Premium Determination for Partners and Sole Proprietors in accordance with the *Basic Manual* rule, Rule for premium determination for partners or sole proprietors (Annual Payroll).....

\$54,200

Premium Discount Percentages - The following premium discounts are applicable to Standard Premium.

First	\$1,000	0.0%
Next	\$4,000	2.8%
Next	\$95,000	10.9%
Over	\$100,000	12.6%

Terrorism Rate - \$0.009

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable

only in connection with *Basic Manual* Rule 3-A-4..... 56%

(Multiply a Non-F classification loss cost by a factor of 1.56 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 (1.039).)

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.