

**NEW MEXICO MUTUAL CASUALTY COMPANY**

**Voluntary Workers' Compensation Rates**

**NEW MEXICO**

*Effective: January 1, 2022*

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	3.06	643	1852	-	-	2586	2.40	553	3111	1.68	456
0008	2.36	548	1853	-	-	2587	1.93	491	3113	1.61	447
0016	4.59	750	1860	-	-	2589	1.89	485	3114	2.61	582
0034	3.18	659	1924	2.05	507	2600	3.90	750	3118	1.56	440
0035	2.45	561	1925	3.19	661	2623	5.79	750	3119	0.85	345
0036	3.55	710	2002	2.93	625	2651	1.50	433	3122	1.90	487
0037	3.71	731	2003	3.58	713	2660	2.29	539	3126	1.22	395
0042	4.82	750	2014	4.70	750	2670	-	-	3131	1.52	435
0050	4.80	750	2016	2.09	512	2683	-	-	3132	2.64	586
0059 D	0.19	255	2021	3.05	641	2688	2.42	557	3145	1.88	483
0065 D	0.04	235	2039	2.26	535	2701	10.85	750	3146	1.93	491
0066 D	0.04	235	2041	2.40	553	2702	16.22	750	3169	2.26	535
0067 D	0.04	235	2065	1.73	464	2709	7.07	750	3175	-	-
0079	2.36	548	2070	4.05	750	2710	10.00	750	3179	1.97	496
0083	6.22	750	2081	2.85	615	2714	3.91	750	3180	1.98	498
0106	8.08	750	2089	3.93	750	2721	8.12	750	3188	1.72	462
0113	4.09	750	2095	4.43	750	2722	2.56	575	3220	1.64	451
0169	-	-	2105	3.83	747	2731	3.98	750	3223	-	-
0170	2.54	573	2110	1.86	482	2735	3.98	750	3224	3.05	641
0251	3.41	690	2111	2.97	631	2759	5.38	750	3227	2.26	535
0400	-	-	2112	3.69	728	2790	1.60	446	3240	-	-
0401	12.35	750	2114	2.40	553	2797	2.86	616	3241	2.37	550
0771 N	0.37	-	2121	1.29	404	2799	5.35	750	3255	2.12	516
0908 P	149.07	750	2130	1.64	451	2802	4.45	750	3257	2.54	573
0913 P	524.41	750	2131	1.61	447	2835	2.30	541	3270	2.32	543
0917	3.31	677	2143	2.65	588	2836	2.62	584	3300	4.21	750
0918 *	0.79	336	2157	3.58	713	2841	3.46	697	3303	2.01	501
1005 *	4.59	750	2172	1.36	413	2881	2.62	584	3307	2.74	600
1016 *	12.42	750	2174	2.61	582	2883	2.97	631	3315	2.94	627
1164 D	2.89	620	2211	6.18	750	2913	-	-	3334	1.96	494
1165 D	2.70	595	2220	2.28	537	2915	2.94	627	3336	2.22	530
1219	-	-	2286	-	-	2916	2.98	632	3365	3.75	737
1320	1.29	404	2288	3.42	692	2923	1.54	438	3372	2.76	602
1322	7.13	750	2300	-	-	2942	-	-	3373	3.61	717
1430	3.63	721	2302	1.64	451	2960	6.23	750	3383	1.40	419
1438	4.63	750	2305	2.12	516	3004	1.33	410	3385	0.81	340
1452	3.55	710	2361	1.64	451	3018	2.38	552	3400	2.82	611
1463	10.50	750	2362	1.97	496	3022	3.11	650	3507	2.87	618
1472	2.61	582	2380	1.96	494	3027	2.04	505	3515	2.06	509
1624 D	2.53	571	2386	-	-	3028	2.70	595	3548	1.08	376
1642	2.38	552	2388	1.16	386	3030	5.44	750	3559	2.26	535
1654	3.89	750	2402	2.42	557	3040	4.73	750	3574	1.41	420
1655	-	-	2413	2.09	512	3041	3.17	658	3581	0.95	358
1699	2.50	568	2416	1.80	473	3042	3.91	750	3612	1.53	437
1701	2.81	609	2417	1.24	397	3064	3.19	661	3620	2.41	555
1710 D	4.71	750	2501	2.08	510	3076	2.91	624	3629	1.25	399
1741	-	-	2503	1.02	368	3081 D	4.41	750	3632	2.18	525
1747	1.90	487	2534	-	-	3082 D	3.57	712	3634	1.41	420
1748	4.63	750	2570	3.10	649	3085 D	4.05	750	3635	2.32	543
1803 D	6.31	750	2585	3.06	643	3110	3.65	722	3638	1.72	462

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3642	1.20	392	4273	2.18	525	5020	4.84	750	6045	3.93	750
3643	1.61	447	4279	2.64	586	5022	6.72	750	6204	5.88	750
3647	2.42	557	4282	-	-	5037	10.53	750	6206	2.76	602
3648	1.41	420	4283	1.34	411	5040	5.74	750	6213	2.25	534
3681	0.69	323	4299	1.76	467	5057	3.73	733	6214	1.17	388
3685	0.76	332	4304	4.53	750	5059	15.56	750	6216	4.05	750
3719	1.01	367	4307	1.42	422	5069	-	-	6217	3.65	722
3724	3.42	692	4351	0.85	345	5102	5.19	750	6229	3.91	750
3726	2.97	631	4352	1.82	476	5146	4.22	750	6233	2.17	523
3803	2.18	525	4360	-	-	5160	1.84	478	6235	4.55	750
3807	2.04	505	4361	1.12	381	5183	3.18	659	6236	6.22	750
3808	3.11	650	4410	3.09	647	5188	2.44	559	6237	1.56	440
3821	5.50	750	4420	3.33	679	5190	2.91	624	6251 D	5.47	750
3822	3.19	661	4431	1.29	404	5191	0.80	338	6252 D	3.11	650
3824	3.33	679	4432	1.22	395	5192	2.46	562	6260	-	-
3826	0.76	332	4439	-	-	5213	4.55	750	6306	4.57	750
3827	1.86	482	4452	2.41	555	5215	5.20	750	6319	2.98	632
3830	1.00	365	4459	2.45	561	5221	4.30	750	6325	3.91	750
3851	2.00	500	4470	1.80	473	5222	7.20	750	6400	4.37	750
3865	2.18	525	4484	2.06	509	5223	4.05	750	6503	2.00	500
3881	3.10	649	4493	2.18	525	5348	3.82	746	6504	3.87	750
4000	5.24	750	4511	0.55	304	5402	5.08	750	6702 M*	4.29	750
4021	3.29	674	4557	1.89	485	5403	5.38	750	6703 M*	6.88	750
4024 D	3.65	722	4558	1.62	449	5437	5.46	750	6704 M*	4.76	750
4034	5.90	750	4568	1.73	464	5443	3.85	749	6801 F	5.30	750
4036	2.04	505	4581	0.89	350	5445	5.16	750	6811	5.31	750
4038	2.18	525	4583	3.47	699	5462	5.34	750	6824 F	6.63	750
4053	-	-	4611	0.98	363	5472	4.55	750	6826 F	3.97	750
4061	-	-	4635	2.53	571	5473	8.16	750	6834	2.49	566
4062	2.26	535	4653	1.52	435	5474	4.95	750	6836	2.98	632
4063	-	-	4665	6.34	750	5478	3.71	731	6843 F	7.51	750
4101	2.12	516	4670	-	-	5479	5.66	750	6845 F	4.34	750
4109	0.40	284	4683	4.01	750	5480	4.73	750	6854	3.98	750
4110	0.76	332	4686	2.01	501	5491	1.78	471	6872 F	12.46	750
4111	1.45	426	4692	0.61	313	5506	5.30	750	6874 F	12.66	750
4113	-	-	4693	0.88	349	5507	3.14	654	6882	2.72	597
4114	3.37	685	4703	1.53	437	5508	-	-	6884	3.97	750
4130	2.85	615	4717	1.77	469	5535	5.08	750	7016 M	3.06	643
4131	4.27	750	4720	2.76	602	5537	4.19	750	7024 M	3.41	690
4133	2.06	509	4740	0.69	323	5551	12.95	750	7038 M	4.65	750
4149	0.55	304	4741	2.44	559	5606	0.93	356	7046 M	8.93	750
4206	2.62	584	4743	-	-	5610	4.06	750	7047 M	4.91	750
4207	1.90	487	4751	2.05	507	5645	11.75	750	7050 M	7.44	750
4239	2.48	564	4771 N	2.12	516	5703	13.12	750	7090 M	5.16	750
4240	3.02	638	4777	2.64	586	5705	13.43	750	7098 M	9.92	750
4243	1.82	476	4825	1.05	372	5951	0.40	284	7099 M	14.28	750
4244	2.08	510	4828	1.56	440	6003	5.66	750	7133	2.69	593
4250	1.56	440	4829	1.01	367	6005	3.02	638	7151 M	3.26	670
4251	2.61	582	4902	2.32	543	6017	-	-	7152 M	5.22	750
4263	2.86	616	4923	0.85	345	6018	2.54	573	7153 M	3.63	721

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7219	6.15	-	8001	2.09	512	8381	1.58	444	9016	2.48	564
7222	8.33	-	8002	1.98	498	8385	2.10	514	9019	2.26	535
7225	7.41	750	8006	1.68	456	8392	1.82	476	9033	2.02	503
7228	-	-	8008	1.17	388	8393	1.58	444	9040	3.82	746
7229	-	-	8010	1.81	474	8500	5.94	750	9044	1.33	410
7230	6.28	750	8013	0.39	282	8601	0.39	282	9052	2.01	501
7231	6.03	750	8015	0.64	316	8602	1.38	417	9058	1.38	417
7232	7.04	750	8017	1.30	406	8603	0.12	246	9060	1.41	420
7309 F	8.48	750	8018	2.77	604	8606	1.94	492	9061	1.08	376
7313 F	3.43	694	8021	2.48	564	8709 F	4.27	750	9062	1.42	422
7317 F	6.99	750	8031	2.18	525	8719	1.93	491	9063	0.87	347
7327 F	16.41	750	8032	1.89	485	8720	1.20	392	9077 F	3.86	750
7333 M	3.06	643	8033	2.21	528	8721	0.36	279	9082	1.17	388
7335 M	3.41	690	8037	1.84	478	8723	0.19	255	9083	0.96	359
7337 M	4.91	750	8039	1.22	395	8725	2.50	568	9084	1.37	415
7350 F	9.20	750	8044	2.18	525	8726 F	1.97	496	9088	a	a
7360	3.23	667	8045	0.77	334	8734 M	0.53	302	9089	0.91	352
7370	4.15	750	8046	1.94	492	8737 M	0.48	295	9093	1.25	399
7380	4.35	750	8047	0.83	341	8738 M	0.77	334	9101	3.06	643
7382	4.61	750	8058	2.77	604	8742	0.40	284	9102	2.62	584
7390	3.91	750	8072	0.59	309	8745	3.65	722	9154	1.56	440
7394 M	3.38	686	8102	1.84	478	8748	0.65	318	9156	2.80	607
7395 M	3.75	737	8103	2.93	625	8755	0.52	300	9170	11.99	750
7398 M	5.40	750	8105	-	-	8799	0.63	314	9178	5.52	750
7402	0.31	271	8106	5.42	750	8800	1.85	480	9179	29.93	750
7403	3.78	740	8107	2.64	586	8803	0.08	241	9180	5.20	750
7405 N	0.98	363	8111	1.64	451	8805 M	0.27	266	9182	2.10	514
7420	10.71	750	8116	2.33	544	8810	0.19	255	9186	10.74	750
7421	0.88	349	8203	5.27	750	8814 M	0.23	261	9220	4.76	750
7422	1.29	404	8204	3.73	733	8815 M	0.37	280	9402	3.78	740
7425	1.74	465	8209	3.66	724	8820	0.16	252	9403	5.31	750
7431 N	0.85	345	8215	2.90	622	8824	2.48	564	9410	2.37	550
7445 N	0.53	-	8227	3.33	679	8825	-	-	9501	3.09	647
7453 N	0.45	-	8232	4.37	750	8826	1.90	487	9505	3.18	659
7502	1.72	462	8233	2.46	562	8829	-	-	9516	2.90	622
7515	1.40	419	8235	4.19	750	8831	1.10	379	9519	3.77	739
7520	2.58	579	8236	5.39	750	8832	0.35	277	9521	3.18	659
7538	3.99	750	8263	5.71	750	8833	1.09	377	9522	1.98	498
7539	1.33	410	8264	5.00	750	8835	1.66	455	9534	4.07	750
7540	2.64	586	8265	5.34	750	8842	2.38	552	9554	8.81	750
7580	2.33	544	8279	5.92	750	8855	0.17	253	9586	0.44	289
7590	2.87	618	8288	7.41	750	8856	0.73	329	9600	2.20	526
7600	4.26	750	8291	3.10	649	8864	1.42	422	9620	1.34	411
7605	1.80	473	8292	3.15	656	8868	0.51	298			
7610	1.57	442	8293	7.69	750	8869	1.14	385			
7705	4.01	750	8304	5.39	750	8871	0.07	239			
7710	3.13	652	8350	4.86	750	8901	0.25	264			
7711	3.13	652	8353	4.86	750	9012	1.10	379			
7720	2.24	532	8370	4.92	750	9014	2.65	588			
7855	3.53	706	8380	1.90	487	9015	3.30	676			

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	149.07	750	6702 M*	4.29	750	6801 F	5.30	750			
0913 P	524.41	750	6703 M*	6.88	750	6824 F	6.63	750			
			6704 M*	4.76	750	6826 F	3.97	750			
			7016 M	3.06	643	6843 F	7.51	750			
			7024 M	3.41	690	6845 F	4.34	750			
a Rated Classifications											
9088	a	a	7038 M	4.65	750	6872 F	12.46	750			
			7046 M	8.93	750	6874 F	12.66	750			
			7047 M	4.91	750	7309 F	8.48	750			
			7050 M	7.44	750	7313 F	3.43	694			
			7090 M	5.16	750	7317 F	6.99	750			
			7098 M	9.92	750	7327 F	16.41	750			
			7099 M	14.28	750	7350 F	9.20	750			
			7151 M	3.26	670	8709 F	4.27	750			
			7152 M	5.22	750	8726 F	1.97	496			
			7153 M	3.63	721	9077 F	3.86	750			
			7333 M	3.06	643						
			7335 M	3.41	690	Underground Coal Mine Classifications					
			7337 M	4.91	750						
			7394 M	3.38	686	1016 *	12.42	750			
			7395 M	3.75	737						
			7398 M	5.40	750						
			8734 M	0.53	302						
			8737 M	0.48	295						
			8738 M	0.77	334						
			8805 M	0.27	266						
			8814 M	0.23	261						
			8815 M	0.37	280						

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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 the Basic Manual rule, Supplemental and supplementary loading.

Disease		
Code No.	Loading	Symbol
0059D	0.19	S
0065D	0.04	S
0066D	0.04	S
0067D	0.04	S
1164D	0.03	S

S=Silica

Disease		
Code No.	Loading	Symbol
1165D	0.03	S
1624D	0.01	S
1710D	0.01	S
1803D	0.16	S
3081D	0.04	S

Disease		
Code No.	Loading	Symbol
3082D	0.04	S
3085D	0.04	S
4024D	0.01	S
6251D	0.01	S
6252D	0.01	S

- 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 \$0.75. (For coverage written separately for federal benefits only, \$0.73. For coverage written separately for state benefits only, \$0.02.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$2.26. (For coverage written separately for federal benefits only, \$2.19. 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 1.945 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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**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	4.1%	3.5%	2.7%	2.1%	1.6%	1.1%	0.8%
\$1,000	6.8%	5.8%	4.6%	3.5%	2.8%	1.9%	1.4%
\$1,500	8.7%	7.5%	5.9%	4.7%	3.7%	2.6%	2.0%
\$2,000	10.2%	8.9%	7.1%	5.6%	4.4%	3.2%	2.5%
\$2,500	11.4%	10.1%	8.0%	6.5%	5.1%	3.8%	2.9%
\$5,000	15.9%	14.4%	11.6%	9.6%	7.8%	5.9%	4.7%
\$10,000	21.8%	19.9%	16.4%	14.0%	11.6%	9.2%	7.7%

**Basis of premium** applicable in accordance with **Basic Manual** footnote instructions for

Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$73,700
Leased or rented vehicle.....	\$49,100

**Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)\***..... 0.01

\* Effective 8/1/2022 per Item Filing 01-NM-2021

**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," ..... \$3,800

**Minimum Weekly Payroll** applicable in accordance with the **Basic Manual** rule, Rule for premium

determination of executive officers..... \$950

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

Rule 2-E-3 (Annual Payroll) ..... \$49,100

**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 (1.051).)

**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.