

NEW MEXICO PREMIER INSURANCE COMPANY

**Voluntary Workers' Compensation Rates
NEW MEXICO**

Effective: January 1, 2026

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	1.586	444	2016	1.703	460	2702	9.054	750	3180	1.190	391
0008	1.316	408	2021	1.862	481	2709	4.136	750	3188	0.994	364
0016	2.608	582	2039	1.607	447	2710	4.660	750	3220	0.963	360
0034	1.716	462	2041	1.397	419	2714	2.550	574	3224	1.770	469
0035	1.323	409	2065	0.954	359	2721	4.527	750	3227	1.330	410
0036	2.260	535	2070	2.338	546	2722	1.836	478	3240	-	-
0037	2.259	535	2081	1.974	497	2731	2.569	577	3241	1.849	480
0042	2.422	557	2089	2.074	510	2735	2.632	585	3255	1.397	419
0050	2.491	566	2095	3.734	734	2759	3.018	637	3257	1.568	442
0059	-	-	2105	2.335	545	2790	1.142	384	3270	1.238	397
0065	-	-	2110	2.637	586	2797	1.658	454	3300	2.063	509
0066	-	-	2111	1.408	420	2799	4.342	750	3303	1.599	446
0067	-	-	2112	2.575	578	2802	2.462	562	3307	1.373	415
0079	1.316	408	2114	1.253	399	2835	1.407	420	3315	1.637	451
0083	3.606	717	2121	0.882	349	2836	1.555	440	3334	1.283	403
0106	4.922	750	2130	1.064	374	2841	1.939	492	3336	1.373	415
0113	1.974	497	2131	0.997	365	2881	1.496	432	3365	2.347	547
0170	1.280	403	2143	1.340	411	2883	1.635	451	3372	1.491	431
0251	2.541	573	2157	2.146	520	2915	1.706	460	3373	2.340	546
0401	5.538	750	2172	0.991	364	2916	1.809	474	3383	0.832	342
0771 N	0.226	-	2174	1.749	466	2923	0.962	360	3385	0.551	304
0908 P	89.250	750	2211	4.116	750	2960	2.961	630	3400	1.685	457
0913 P	241.570	750	2220	1.551	439	3004	0.752	332	3507	1.372	415
0917	1.923	490	2286	-	-	3018	1.473	429	3515	1.115	381
0918 *	0.378	281	2288	2.469	563	3022	1.816	475	3548	0.710	326
1005 *	2.793	607	2302	1.135	383	3027	1.280	403	3559	1.169	388
1016 *	7.670	750	2305	1.383	417	3028	1.716	462	3574	0.503	298
1164	2.033	504	2361	1.142	384	3030	2.325	544	3581	0.556	305
1165	1.985	498	2362	1.435	424	3040	2.492	566	3612	0.979	362
1320	0.840	343	2380	1.226	395	3041	1.811	475	3620	1.159	386
1322	4.483	750	2388	0.775	335	3042	1.821	476	3629	0.796	337
1430	2.067	509	2402	1.176	389	3064	1.874	483	3632	1.142	384
1438	1.916	489	2413	1.079	376	3076	1.646	452	3634	0.929	355
1452	2.104	514	2416	1.267	401	3081	2.520	570	3635	1.070	374
1463	6.008	750	2417	0.694	324	3082	2.378	551	3638	0.944	357
1472	1.791	472	2501	1.286	404	3085	2.443	560	3642	0.759	332
1624	1.596	445	2503	0.597	311	3110	2.116	516	3643	0.979	362
1642	1.886	485	2570	2.091	512	3111	1.184	390	3647	1.565	441
1654	2.204	528	2585	2.099	513	3113	0.860	346	3648	0.608	312
1699	1.576	443	2586	2.199	527	3114	1.399	419	3681	0.306	271
1701	2.003	500	2587	1.367	415	3118	0.990	364	3685	0.418	286
1710	3.654	723	2589	1.119	381	3119	0.489	296	3719	0.484	295
1747	1.543	438	2600	2.425	557	3122	1.017	367	3724	1.422	422
1748	2.542	573	2623	3.088	647	3126	0.877	348	3726	1.499	432
1803	3.090	647	2651	0.781	335	3131	0.826	341	3803	1.565	441
1924	1.626	449	2660	1.125	382	3132	1.351	412	3807	1.010	366
1925	1.611	448	2670	-	-	3145	1.086	377	3808	2.083	511
2002	2.088	512	2683	-	-	3146	1.152	386	3821	3.180	659
2003	2.399	554	2688	1.103	379	3169	1.295	405	3822	2.099	513
2014	3.735	734	2701	6.246	750	3179	1.085	377	3824	2.162	522

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Voluntary Workers' Compensation Rates

NEW MEXICO

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3826	0.413	286	4511	0.246	263	5403	2.681	592	6801 F	3.313	677
3827	1.244	398	4557	1.360	414	5437	2.424	557	6811	3.094	648
3830	0.591	310	4558	1.053	372	5443	1.805	474	6824 F	3.582	714
3851	1.094	378	4568	1.239	397	5445	2.317	543	6826 F	1.835	478
3865	1.470	428	4581	0.500	297	5462	3.170	658	6834	1.418	421
3881	1.717	462	4583	2.109	515	5472	2.473	564	6836	1.451	426
4000	3.347	682	4611	0.594	310	5473	3.764	738	6843 F	4.026	750
4021	1.877	483	4635	1.435	424	5474	2.381	551	6845 F	3.935	750
4024	1.997	500	4653	1.159	386	5478	1.692	458	6854	2.692	593
4034	3.305	676	4665	4.130	750	5479	2.610	582	6872 F	4.423	750
4036	1.298	405	4670	-	-	5480	2.857	616	6874 F	4.446	750
4038	1.303	406	4683	2.443	560	5491	1.192	391	6882	1.591	445
4062	1.091	377	4686	1.360	414	5506	2.476	564	6884	2.429	558
4101	1.604	447	4692	0.347	277	5507	1.739	465	7016 M	2.110	515
4109	0.284	268	4693	0.628	315	5508	-	-	7024 M	2.344	546
4110	0.427	288	4703	0.841	344	5535	3.105	649	7038 M	3.052	642
4111	1.204	393	4717	1.188	390	5537	2.317	543	7046 M	5.820	750
4114	1.490	431	4720	1.315	408	5551	5.748	750	7047 M	3.313	677
4130	2.305	541	4740	0.441	290	5606	0.443	290	7050 M	4.792	750
4131	3.181	659	4741	1.974	497	5610	1.939	492	7090 M	3.392	688
4133	1.629	450	4743	-	-	5645	5.701	750	7098 M	6.466	750
4149	0.413	286	4751	1.458	427	5703	5.412	750	7099 M	9.137	750
4206	1.562	441	4771 N	1.283	403	5705	6.389	750	7133	1.847	479
4207	1.336	410	4777	2.016	502	5951	0.412	286	7151 M	2.244	533
4239	1.802	473	4825	0.603	311	6003	3.055	642	7152 M	3.524	706
4240	1.468	428	4828	1.060	373	6005	2.229	531	7153 M	2.493	567
4243	1.186	390	4829	0.587	309	6018	1.573	442	7219	3.985	750
4244	1.415	421	4902	1.189	390	6045	2.105	514	7222	4.681	750
4250	1.056	372	4923	0.725	328	6204	3.207	663	7225	5.604	750
4251	1.611	448	5020	2.604	582	6206	1.647	452	7230	4.054	750
4263	2.102	514	5022	3.801	743	6213	1.154	386	7231	4.595	750
4273	1.329	409	5037	3.619	719	6214	0.760	333	7232	5.622	750
4279	2.012	502	5040	2.801	608	6216	1.889	485	7309 F	4.423	750
4283	1.010	366	5057	1.747	466	6217	2.010	501	7313 F	1.948	493
4299	1.017	367	5059	5.617	750	6229	1.752	466	7317 F	2.982	633
4304	2.438	559	5102	2.999	635	6233	0.882	349	7327 F	5.569	750
4307	0.926	355	5146	1.904	487	6235	2.415	556	7333 M	1.880	484
4351	0.600	311	5160	1.002	365	6236	2.777	605	7335 M	2.088	512
4352	1.398	419	5183	1.737	465	6237	1.061	373	7337 M	2.951	628
4360	-	-	5188	1.597	446	6251	2.907	622	7350 F	3.796	742
4361	0.580	308	5190	1.401	419	6252	1.761	468	7360	2.611	582
4410	1.520	435	5191	0.518	300	6306	2.115	515	7370	2.881	619
4420	1.780	470	5192	1.696	459	6319	1.836	478	7380	3.258	670
4431	0.684	322	5213	2.551	574	6325	1.540	438	7382	3.234	667
4432	1.937	492	5215	2.595	580	6400	2.084	511	7390	2.623	584
4452	1.426	422	5221	2.134	518	6503	1.179	389	7394 M	2.229	531
4459	1.474	429	5222	3.043	641	6504	1.921	489	7395 M	2.476	564
4470	1.204	393	5223	1.651	453	6702 M*	3.541	708	7398 M	3.499	702
4484	1.335	410	5348	1.683	457	6703 M*	5.561	750	7402	0.154	251
4493	1.103	379	5402	2.871	618	6704 M*	3.934	750	7403	2.284	538

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Voluntary Workers' Compensation Rates

NEW MEXICO

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7405 N	0.541	303	8116	1.220	395	8810	0.100	243	9186	4.833	750
7420	5.442	750	8203	3.445	695	8814 M	0.121	246	9220	2.518	570
7421	0.399	284	8204	1.881	484	8815 M	0.190	256	9402	2.097	513
7422	0.764	333	8209	2.117	516	8820	0.083	241	9403	4.309	750
7425	1.205	393	8215	1.590	445	8824	1.354	413	9410	a	a
7431 N	0.490	296	8227	2.040	505	8825	-	-	9501	1.866	482
7445 N	0.292	-	8232	2.668	590	8826	1.132	383	9505	1.616	448
7453 N	0.264	-	8233	1.956	494	8829	-	-	9516	1.480	430
7502	1.165	387	8235	2.249	534	8831	0.631	315	9519	2.254	534
7515	0.582	309	8236	2.994	634	8832	0.211	258	9521	1.890	485
7520	1.643	452	8263	3.067	644	8833	0.576	308	9522	1.319	408
7538	1.267	401	8264	2.946	628	8835	0.934	356	9534	1.994	499
7539	0.854	345	8265	2.923	625	8842	1.288	404	9554	3.506	703
7540	1.824	476	8279	3.499	702	8855	0.068	239	9586	0.231	261
7580	1.499	432	8288	3.982	750	8856	0.363	279	9600	1.204	393
7590	2.154	521	8291	1.935	491	8864	0.671	321	9620	0.822	341
7600	2.422	557	8292	1.591	445	8868	0.267	266			
7605	1.026	368	8293	3.202	662	8869	0.621	314			
7610	1.036	370	8304	3.270	671	8871	0.020	233			
7705	3.040	640	8350	2.267	536	8901	0.106	244			
7710	2.438	559	8353	2.455	561	9012	0.539	303			
7711	2.438	559	8370	2.824	611	9014	1.559	440			
7720	1.520	-	8380	1.083	376	9015	1.729	463			
7855	2.914	-	8381	0.960	360	9016	1.065	374			
8001	1.171	388	8385	1.236	397	9019	1.679	457			
8002	1.042	371	8392	1.125	382	9033	1.079	376			
8006	1.045	371	8393	0.910	353	9040	1.859	481			
8008	0.626	315	8500	2.288	539	9044	0.937	356			
8010	1.132	383	8601	0.205	258	9052	0.922	355			
8013	0.151	250	8602	0.978	362	9058	0.789	337			
8015	0.447	290	8603	0.043	236	9060	0.720	327			
8017	0.649	318	8606	0.873	348	9061	0.746	331			
8018	1.463	427	8709 F	1.214	394	9062	0.760	333			
8021	1.464	428	8719	0.893	350	9063	0.451	291			
8031	1.050	372	8720	0.560	306	9077 F	3.313	677			
8032	0.977	362	8721	0.202	257	9082	0.619	314			
8033	1.061	373	8723	0.070	239	9083	0.547	304			
8037	1.161	387	8725	1.398	419	9084	0.766	333			
8039	0.854	345	8726 F	0.713	326	9088 a	-	a			
8044	1.167	388	8734 M	0.286	269	9089	0.506	298			
8045	0.420	287	8737 M	0.257	265	9093	0.695	324			
8046	1.132	383	8738 M	0.405	285	9101	1.615	448			
8047	0.474	294	8742	0.212	259	9102	1.458	427			
8058	1.334	410	8745	2.037	505	9154	0.878	349			
8072	0.364	279	8748	0.299	270	9156	1.654	453			
8102	1.071	375	8755	0.333	275	9170	5.750	750			
8103	1.507	433	8799	0.405	285	9178	2.816	610			
8106	2.246	533	8800	1.371	415	9179	24.721	750			
8107	1.345	412	8803	0.031	234	9180	2.958	629			
8111	1.063	373	8805 M	0.134	248	9182	1.125	382			

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Voluntary Workers' Compensation Rates

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	89.250	750	6702 M*	3.541	708	6801 F	3.313	677			
0913 P	241.570	750	6703 M*	5.561	750	6824 F	3.582	714			
			6704 M*	3.934	750	6826 F	1.835	478			
			7016 M	2.110	515	6843 F	4.026	750			
			7024 M	2.344	546	6845 F	3.935	750			
a Rated Classifications											
9088	a	a	7038 M	3.052	642	6872 F	4.423	750			
			7046 M	5.820	750	6874 F	4.446	750			
			7047 M	3.313	677	7309 F	4.423	750			
			7050 M	4.792	750	7313 F	1.948	493			
			7090 M	3.392	688	7317 F	2.982	633			
			7098 M	6.466	750	7327 F	5.569	750			
			7099 M	9.137	750	7350 F	3.796	742			
			7151 M	2.244	533	8709 F	1.214	394			
			7152 M	3.524	706	8726 F	0.713	326			
			7153 M	2.493	567	9077 F	3.313	677			
			7333 M	1.880	484						
			7335 M	2.088	512	Underground Coal Mine Classifications					
			7337 M	2.951	628						
			7394 M	2.229	531						
			7395 M	2.476	564	1016 *	7.67	750			
			7398 M	3.499	702						
			8734 M	0.286	269						
			8737 M	0.257	265						
			8738 M	0.405	285						
			8805 M	0.134	248						
			8814 M	0.121	246						
			8815 M	0.190	256						

NEW MEXICO PREMIER INSURANCE COMPANY

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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.
- 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

* 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 \$0.487. (For coverage written separately for federal benefits only, \$0.462. For coverage written separately for state benefits only, \$0.025.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.461. (For coverage written separately for federal benefits only, \$1.38. For coverage written separately for state benefits only, \$0.075.)
- 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 1.908 and elr x 1.856.
- 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	4.5%	3.4%	2.8%	2.2%	1.7%	1.1%	0.8%
\$1,000	7.3%	5.8%	4.7%	3.7%	2.9%	1.9%	1.5%
\$1,500	9.5%	7.6%	6.2%	5.0%	3.9%	2.6%	2.1%
\$2,000	11.2%	9.1%	7.4%	6.0%	4.7%	3.2%	2.6%
\$2,500	12.5%	10.3%	8.4%	6.9%	5.5%	3.8%	3.0%
\$5,000	17.6%	14.8%	12.4%	10.3%	8.2%	6.1%	5.0%
\$10,000	23.9%	20.8%	17.6%	15.2%	12.4%	9.6%	8.0%

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

Employee operated vehicle.....	\$89,400
Leased or rented vehicle.....	\$59,600

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," \$4,600

Minimum Weekly Payroll applicable in accordance with the **Basic Manual** rule, Rule for premium determination of executive officers..... \$1,150

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll) \$59,600

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..... 55%

(Multiply a Non-F classification loss cost by a factor of 1.55 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 (1.036).)

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.