

NEW MEXICO EMPLOYERS ASSURANCE COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: May 15, 2026

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	2.179	524	2016	2.340	546	2702	12.439	750	3180	1.635	451
0008	1.808	474	2021	2.559	575	2709	5.683	750	3188	1.365	414
0016	3.584	714	2039	2.207	528	2710	6.403	750	3220	1.323	409
0034	2.358	548	2041	1.919	489	2714	3.504	703	3224	2.431	558
0035	1.818	475	2065	1.311	407	2721	6.220	750	3227	1.828	477
0036	3.105	649	2070	3.213	664	2722	2.523	571	3240	-	-
0037	3.103	649	2081	2.712	596	2731	3.530	707	3241	2.541	573
0042	3.327	679	2089	2.850	615	2735	3.617	718	3255	1.919	489
0050	3.422	692	2095	5.131	750	2759	4.146	750	3257	2.155	521
0059	-	-	2105	3.208	663	2790	1.570	442	3270	1.700	460
0065	-	-	2110	3.623	719	2797	2.278	537	3300	2.835	613
0066	-	-	2111	1.934	491	2799	5.966	750	3303	2.197	527
0067	-	-	2112	3.538	708	2802	3.383	687	3307	1.887	485
0079	1.808	474	2114	1.722	462	2835	1.933	491	3315	2.250	534
0083	4.954	750	2121	1.212	394	2836	2.137	518	3334	1.763	468
0106	6.762	750	2130	1.462	427	2841	2.663	590	3336	1.887	485
0113	2.712	596	2131	1.370	415	2881	2.055	507	3365	3.224	665
0170	1.759	468	2143	1.841	479	2883	2.246	533	3372	2.049	507
0251	3.491	701	2157	2.948	628	2915	2.345	547	3373	3.214	664
0401	7.609	750	2172	1.362	414	2916	2.485	566	3383	1.143	384
0771 N	0.311	-	2174	2.403	554	2923	1.321	408	3385	0.757	332
0908 P	122.625	750	2211	5.655	750	2960	4.068	750	3400	2.315	543
0913 P	331.905	750	2220	2.130	518	3004	1.033	369	3507	1.885	484
0917	2.642	587	2286	-	-	3018	2.024	503	3515	1.532	437
0918 *	0.520	300	2288	3.393	688	3022	2.495	567	3548	0.976	362
1005 *	3.837	748	2302	1.560	441	3027	1.759	468	3559	1.606	447
1016 *	10.538	750	2305	1.900	486	3028	2.358	548	3574	0.692	323
1164	2.793	607	2361	1.570	442	3030	3.195	661	3581	0.764	333
1165	2.727	598	2362	1.972	496	3040	3.424	692	3612	1.346	412
1320	1.154	386	2380	1.684	457	3041	2.488	566	3620	1.592	445
1322	6.159	750	2388	1.064	374	3042	2.502	568	3629	1.094	378
1430	2.840	613	2402	1.615	448	3064	2.575	578	3632	1.570	442
1438	2.632	585	2413	1.483	430	3076	2.261	535	3634	1.277	402
1452	2.891	620	2416	1.741	465	3081	3.463	697	3635	1.470	428
1463	8.255	750	2417	0.953	359	3082	3.267	671	3638	1.297	405
1472	2.461	562	2501	1.767	469	3085	3.357	683	3642	1.043	371
1624	2.193	526	2503	0.821	341	3110	2.907	622	3643	1.346	412
1642	2.591	580	2570	2.873	618	3111	1.627	450	3647	2.150	520
1654	3.028	639	2585	2.884	619	3113	1.182	390	3648	0.835	343
1699	2.165	522	2586	3.021	638	3114	1.923	490	3681	0.420	287
1701	2.752	601	2587	1.879	484	3118	1.360	414	3685	0.574	307
1710	5.021	750	2589	1.537	437	3119	0.672	321	3719	0.665	320
1747	2.121	516	2600	3.332	680	3122	1.398	419	3724	1.954	494
1748	3.492	701	2623	4.243	750	3126	1.205	393	3726	2.060	508
1803	4.246	750	2651	1.073	375	3131	1.135	383	3803	2.150	520
1924	2.233	532	2660	1.545	439	3132	1.856	481	3807	1.388	417
1925	2.214	529	2670	-	-	3145	1.493	432	3808	2.861	616
2002	2.869	617	2683	-	-	3146	1.583	444	3821	4.369	750
2003	3.296	675	2688	1.516	435	3169	1.779	470	3822	2.884	619
2014	5.132	750	2701	8.582	750	3179	1.491	431	3824	2.971	631

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3826	0.567	307	4511	0.338	276	5403	3.684	727	6801 F	4.552	750
3827	1.709	461	4557	1.869	482	5437	3.330	680	6811	4.251	750
3830	0.813	340	4558	1.447	425	5443	2.480	565	6824 F	4.921	750
3851	1.503	433	4568	1.702	460	5445	3.183	660	6826 F	2.521	570
3865	2.019	503	4581	0.687	323	5462	4.356	750	6834	1.949	493
3881	2.359	549	4583	2.897	621	5472	3.398	689	6836	1.993	499
4000	4.599	750	4611	0.816	340	5473	5.172	750	6843 F	5.531	750
4021	2.578	578	4635	1.972	496	5474	3.272	672	6845 F	5.407	750
4024	2.744	600	4653	1.592	445	5478	2.325	544	6854	3.698	729
4034	4.540	750	4665	5.675	750	5479	3.586	714	6872 F	6.077	750
4036	1.784	471	4670	-	-	5480	3.926	750	6874 F	6.108	750
4038	1.790	472	4683	3.357	683	5491	1.638	451	6882	2.186	525
4062	1.499	432	4686	1.869	482	5506	3.402	689	6884	3.337	680
4101	2.204	528	4692	0.477	294	5507	2.389	552	7016 M	2.899	621
4109	0.391	283	4693	0.863	347	5508	-	-	7024 M	3.221	665
4110	0.587	309	4703	1.156	386	5535	4.266	750	7038 M	4.194	750
4111	1.655	453	4717	1.632	450	5537	3.183	660	7046 M	7.997	750
4114	2.047	506	4720	1.807	474	5551	7.897	750	7047 M	4.552	750
4130	3.167	658	4740	0.607	312	5606	0.608	312	7050 M	6.584	750
4131	4.370	750	4741	2.712	596	5610	2.663	590	7090 M	4.660	750
4133	2.238	532	4743	-	-	5645	7.833	750	7098 M	8.885	750
4149	0.567	307	4751	2.003	500	5703	7.436	750	7099 M	12.554	750
4206	2.147	520	4771 N	1.763	468	5705	8.778	750	7133	2.538	573
4207	1.836	478	4777	2.770	604	5951	0.566	306	7151 M	3.084	646
4239	2.475	564	4825	0.829	342	6003	4.197	750	7152 M	4.841	750
4240	2.018	502	4828	1.457	427	6005	3.062	643	7153 M	3.425	692
4243	1.630	450	4829	0.806	339	6018	2.161	522	7219	5.476	750
4244	1.944	492	4902	1.633	451	6045	2.892	620	7222	6.432	750
4250	1.450	426	4923	0.996	364	6204	4.406	750	7225	7.699	750
4251	2.214	529	5020	3.577	713	6206	2.263	535	7230	5.570	750
4263	2.887	620	5022	5.222	750	6213	1.586	444	7231	6.313	750
4273	1.826	477	5037	4.972	750	6214	1.045	371	7232	7.724	750
4279	2.765	603	5040	3.849	750	6216	2.595	580	7309 F	6.077	750
4283	1.388	417	5057	2.400	554	6217	2.762	603	7313 F	2.676	591
4299	1.398	419	5059	7.717	750	6229	2.407	555	7317 F	4.097	750
4304	3.350	682	5102	4.120	750	6233	1.212	394	7327 F	7.652	750
4307	1.272	402	5146	2.616	583	6235	3.317	678	7333 M	2.583	579
4351	0.824	341	5160	1.377	416	6236	3.816	745	7335 M	2.869	617
4352	1.921	489	5183	2.387	552	6237	1.458	427	7337 M	4.055	750
4360	-	-	5188	2.194	526	6251	3.994	750	7350 F	5.216	750
4361	0.796	337	5190	1.924	490	6252	2.420	557	7360	3.587	714
4410	2.088	512	5191	0.711	326	6306	2.905	622	7370	3.958	750
4420	2.446	560	5192	2.330	545	6319	2.523	571	7380	4.477	750
4431	0.940	357	5213	3.505	703	6325	2.116	516	7382	4.444	750
4432	2.662	589	5215	3.566	711	6400	2.863	616	7390	3.604	716
4452	1.959	494	5221	2.932	626	6503	1.620	449	7394 M	3.062	643
4459	2.026	503	5222	4.181	750	6504	2.639	586	7395 M	3.402	689
4470	1.655	453	5223	2.268	536	6702 M*	4.866	750	7398 M	4.807	750
4484	1.834	478	5348	2.312	542	6703 M*	7.640	750	7402	0.211	258
4493	1.516	435	5402	3.945	750	6704 M*	5.405	750	7403	3.138	654

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7405 N	0.744	330	8116	1.676	456	8810	0.137	249	9186	6.640	750
7420	7.477	750	8203	4.733	750	8814 M	0.167	253	9220	3.460	697
7421	0.548	304	8204	2.585	579	8815 M	0.262	265	9402	2.881	619
7422	1.050	372	8209	2.909	623	8820	0.114	245	9403	5.920	750
7425	1.656	454	8215	2.184	525	8824	1.861	481	9410	1.996	500
7431 N	0.674	321	8227	2.802	608	8825	-	-	9501	2.564	576
7445 N	0.401	-	8232	3.666	725	8826	1.555	440	9505	2.220	530
7453 N	0.363	-	8233	2.688	593	8829	-	-	9516	2.034	505
7502	1.601	446	8235	3.090	647	8831	0.867	347	9519	3.097	648
7515	0.800	338	8236	4.114	750	8832	0.289	269	9521	2.596	581
7520	2.258	535	8263	4.213	750	8833	0.791	337	9522	1.812	475
7538	1.741	465	8264	4.048	750	8835	1.283	403	9534	2.740	600
7539	1.174	388	8265	4.016	750	8842	1.769	469	9554	4.817	750
7540	2.506	568	8279	4.807	750	8855	0.093	243	9586	0.317	273
7580	2.060	508	8288	5.471	750	8856	0.499	297	9600	1.655	453
7590	2.959	630	8291	2.659	589	8864	0.922	354	9620	1.130	383
7600	3.327	679	8292	2.186	525	8868	0.366	279			
7605	1.409	420	8293	4.400	750	8869	0.853	345			
7610	1.424	422	8304	4.493	750	8871	0.028	234			
7705	4.177	750	8350	3.115	650	8901	0.146	250			
7710	3.350	682	8353	3.373	685	9012	0.741	330			
7711	3.350	682	8370	3.880	750	9014	2.142	519			
7720	2.088	-	8380	1.488	431	9015	2.376	551			
7855	4.004	-	8381	1.319	408	9016	1.463	428			
8001	1.609	447	8385	1.699	459	9019	2.307	541			
8002	1.432	423	8392	1.545	439	9033	1.483	430			
8006	1.436	424	8393	1.251	399	9040	2.554	575			
8008	0.860	346	8500	3.144	654	9044	1.287	404			
8010	1.555	440	8601	0.281	268	9052	1.267	401			
8013	0.208	258	8602	1.344	411	9058	1.084	376			
8015	0.615	313	8603	0.059	238	9060	0.989	364			
8017	0.891	350	8606	1.200	392	9061	1.025	368			
8018	2.009	501	8709 F	1.668	455	9062	1.045	371			
8021	2.011	501	8719	1.226	396	9063	0.620	314			
8031	1.442	425	8720	0.770	334	9077 F	4.552	750			
8032	1.342	411	8721	0.278	268	9082	0.850	345			
8033	1.458	427	8723	0.096	243	9083	0.752	332			
8037	1.596	445	8725	1.921	489	9084	1.053	372			
8039	1.174	388	8726 F	0.979	362	9088 a	-	a			
8044	1.604	447	8734 M	0.392	283	9089	0.695	324			
8045	0.577	308	8737 M	0.353	278	9093	0.955	359			
8046	1.555	440	8738 M	0.556	305	9101	2.219	530			
8047	0.651	318	8742	0.291	269	9102	2.003	500			
8058	1.833	477	8745	2.799	608	9154	1.207	393			
8072	0.500	298	8748	0.410	285	9156	2.273	537			
8102	1.472	429	8755	0.458	292	9170	7.900	750			
8103	2.070	509	8799	0.556	305	9178	3.868	750			
8106	3.085	647	8800	1.884	484	9179	33.965	750			
8107	1.848	479	8803	0.043	236	9180	4.065	750			
8111	1.460	427	8805 M	0.185	255	9182	1.545	439			

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	122.625	750	6702 M*	4.866	750	6801 F	4.552	750			
0913 P	331.905	750	6703 M*	7.640	750	6824 F	4.921	750			
			6704 M*	5.405	750	6826 F	2.521	570			
			7016 M	2.899	621	6843 F	5.531	750			
			7024 M	3.221	665	6845 F	5.407	750			
a Rated Classifications											
9088	a	a	7038 M	4.194	750	6872 F	6.077	750			
			7046 M	7.997	750	6874 F	6.108	750			
			7047 M	4.552	750	7309 F	6.077	750			
			7050 M	6.584	750	7313 F	2.676	591			
			7090 M	4.660	750	7317 F	4.097	750			
			7098 M	8.885	750	7327 F	7.652	750			
			7099 M	12.554	750	7350 F	5.216	750			
			7151 M	3.084	646	8709 F	1.668	455			
			7152 M	4.841	750	8726 F	0.979	362			
			7153 M	3.425	692	9077 F	4.552	750			
			7333 M	2.583	579						
			7335 M	2.869	617	Underground Coal Mine Classifications					
			7337 M	4.055	750						
			7394 M	3.062	643						
			7395 M	3.402	689	1016 *	10.538	750			
			7398 M	4.807	750						
			8734 M	0.392	283						
			8737 M	0.353	278						
			8738 M	0.556	305						
			8805 M	0.185	255						
			8814 M	0.167	253						
			8815 M	0.262	265						

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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	3.2%	2.5%	2.0%	1.6%	1.2%	0.8%	0.6%
\$1,000	5.3%	4.2%	3.4%	2.7%	2.1%	1.4%	1.1%
\$1,500	6.9%	5.6%	4.5%	3.6%	2.8%	1.9%	1.5%
\$2,000	8.1%	6.6%	5.4%	4.3%	3.4%	2.3%	1.9%
\$2,500	9.1%	7.5%	6.1%	5.0%	4.0%	2.8%	2.2%
\$5,000	12.8%	10.8%	9.0%	7.5%	6.0%	4.4%	3.6%
\$10,000	17.4%	15.1%	12.8%	11.1%	9.0%	7.0%	5.8%

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.