

**NEW MEXICO COMMERCIAL INSURANCE 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	2.30	541	1852	-	-	2586	1.80	473	3111	1.26	400
0008	1.77	469	1853	-	-	2587	1.45	426	3113	1.21	393
0016	3.45	696	1860	-	-	2589	1.42	422	3114	1.96	495
0034	2.39	553	1924	1.54	438	2600	2.93	626	3118	1.17	388
0035	1.84	478	1925	2.40	554	2623	4.35	750	3119	0.64	316
0036	2.67	590	2002	2.20	527	2651	1.13	383	3122	1.43	423
0037	2.79	607	2003	2.69	593	2660	1.72	462	3126	0.92	354
0042	3.62	719	2014	3.53	707	2670	-	-	3131	1.14	384
0050	3.61	717	2016	1.57	442	2683	-	-	3132	1.98	497
0059 D	0.14	249	2021	2.29	539	2688	1.82	476	3145	1.41	420
0065 D	0.03	234	2039	1.70	460	2701	8.15	750	3146	1.45	426
0066 D	0.03	234	2041	1.80	473	2702	12.19	750	3169	1.70	460
0067 D	0.03	234	2065	1.30	406	2709	5.31	750	3175	-	-
0079	1.77	469	2070	3.04	640	2710	7.51	750	3179	1.48	430
0083	4.67	750	2081	2.14	519	2714	2.94	627	3180	1.49	431
0106	6.07	750	2089	2.95	628	2721	6.10	750	3188	1.29	404
0113	3.07	644	2095	3.33	680	2722	1.92	489	3220	1.23	396
0169	-	-	2105	2.88	619	2731	2.99	634	3223	-	-
0170	1.91	488	2110	1.40	419	2735	2.99	634	3224	2.29	539
0251	2.56	576	2111	2.23	531	2759	4.04	750	3227	1.70	460
0400	-	-	2112	2.77	604	2790	1.20	392	3240	-	-
0401	9.28	750	2114	1.80	473	2797	2.15	520	3241	1.78	470
0771 N	0.28	-	2121	0.97	361	2799	4.02	750	3255	1.59	445
0908 P	112.00	750	2130	1.23	396	2802	3.34	681	3257	1.91	488
0913 P	394.00	750	2131	1.21	393	2835	1.73	464	3270	1.74	465
0917	2.49	566	2143	1.99	499	2836	1.97	496	3300	3.16	657
0918 *	0.59	310	2157	2.69	593	2841	2.60	581	3303	1.51	434
1005 *	3.45	696	2172	1.02	368	2881	1.97	496	3307	2.06	508
1016 *	9.33	750	2174	1.96	495	2883	2.23	531	3315	2.21	528
1164 D	2.17	523	2211	4.64	750	2913	-	-	3334	1.47	428
1165 D	2.03	504	2220	1.71	461	2915	2.21	528	3336	1.67	455
1219	-	-	2286	-	-	2916	2.24	532	3365	2.82	611
1320	0.97	361	2288	2.57	577	2923	1.16	387	3372	2.07	509
1322	5.36	750	2300	-	-	2942	-	-	3373	2.71	596
1430	2.73	599	2302	1.23	396	2960	4.68	750	3383	1.05	372
1438	3.48	700	2305	1.59	445	3004	1.00	365	3385	0.61	312
1452	2.67	590	2361	1.23	396	3018	1.79	472	3400	2.12	516
1463	7.89	750	2362	1.48	430	3022	2.34	546	3507	2.16	522
1472	1.96	495	2380	1.47	428	3027	1.53	437	3515	1.55	439
1624 D	1.90	487	2386	-	-	3028	2.03	504	3548	0.81	339
1642	1.79	472	2388	0.87	347	3030	4.09	750	3559	1.70	460
1654	2.92	624	2402	1.82	476	3040	3.55	709	3574	1.06	373
1655	-	-	2413	1.57	442	3041	2.38	551	3581	0.71	326
1699	1.88	484	2416	1.35	412	3042	2.94	627	3612	1.15	385
1701	2.11	515	2417	0.93	356	3064	2.40	554	3620	1.81	474
1710 D	3.54	708	2501	1.56	441	3076	2.19	526	3629	0.94	357
1741	-	-	2503	0.77	334	3081 D	3.31	677	3632	1.64	451
1747	1.43	423	2534	-	-	3082 D	2.68	592	3634	1.06	373
1748	3.48	700	2570	2.33	545	3085 D	3.04	640	3635	1.74	465
1803 D	4.74	750	2585	2.30	541	3110	2.74	600	3638	1.29	404

**NEW MEXICO COMMERCIAL INSURANCE 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
3642	0.90	352	4273	1.64	451	5020	3.64	721	6045	2.95	628
3643	1.21	393	4279	1.98	497	5022	5.05	750	6204	4.42	750
3647	1.82	476	4282	-	-	5037	7.91	750	6206	2.07	509
3648	1.06	373	4283	1.01	366	5040	4.31	750	6213	1.69	458
3681	0.52	300	4299	1.32	408	5057	2.80	608	6214	0.88	349
3685	0.57	307	4304	3.40	689	5059	11.69	750	6216	3.04	640
3719	0.76	333	4307	1.07	374	5069	-	-	6217	2.74	600
3724	2.57	577	4351	0.64	316	5102	3.90	750	6229	2.94	627
3726	2.23	531	4352	1.37	415	5146	3.17	658	6233	1.63	450
3803	1.64	451	4360	-	-	5160	1.38	416	6235	3.42	692
3807	1.53	437	4361	0.84	343	5183	2.39	553	6236	4.67	750
3808	2.34	546	4410	2.32	543	5188	1.83	477	6237	1.17	388
3821	4.13	750	4420	2.50	568	5190	2.19	526	6251 D	4.11	750
3822	2.40	554	4431	0.97	361	5191	0.60	311	6252 D	2.34	546
3824	2.50	568	4432	0.92	354	5192	1.85	480	6260	-	-
3826	0.57	307	4439	-	-	5213	3.42	692	6306	3.43	693
3827	1.40	419	4452	1.81	474	5215	3.91	750	6319	2.24	532
3830	0.75	331	4459	1.84	478	5221	3.23	666	6325	2.94	627
3851	1.50	433	4470	1.35	412	5222	5.41	750	6400	3.28	673
3865	1.64	451	4484	1.55	439	5223	3.04	640	6503	1.50	433
3881	2.33	545	4493	1.64	451	5348	2.87	617	6504	2.91	623
4000	3.94	750	4511	0.41	285	5402	3.82	746	6702 M*	3.22	665
4021	2.47	563	4557	1.42	422	5403	4.04	750	6703 M*	5.17	750
4024 D	2.74	600	4558	1.22	395	5437	4.10	750	6704 M*	3.58	713
4034	4.43	750	4568	1.30	406	5443	2.89	620	6801 F	3.98	750
4036	1.53	437	4581	0.67	320	5445	3.88	750	6811	3.99	750
4038	1.64	451	4583	2.61	582	5462	4.01	750	6824 F	4.98	750
4053	-	-	4611	0.74	330	5472	3.42	692	6826 F	2.98	632
4061	-	-	4635	1.90	487	5473	6.13	750	6834	1.87	482
4062	1.70	460	4653	1.14	384	5474	3.72	732	6836	2.24	532
4063	-	-	4665	4.76	750	5478	2.79	607	6843 F	5.64	750
4101	1.59	445	4670	-	-	5479	4.25	750	6845 F	3.26	670
4109	0.30	271	4683	3.01	636	5480	3.55	709	6854	2.99	634
4110	0.57	307	4686	1.51	434	5491	1.34	411	6872 F	9.36	750
4111	1.09	377	4692	0.46	292	5506	3.98	750	6874 F	9.51	750
4113	-	-	4693	0.66	319	5507	2.36	549	6882	2.04	505
4114	2.53	572	4703	1.15	385	5508	-	-	6884	2.98	632
4130	2.14	519	4717	1.33	410	5535	3.82	746	7016 M	2.30	541
4131	3.21	663	4720	2.07	509	5537	3.15	655	7024 M	2.56	576
4133	1.55	439	4740	0.52	300	5551	9.73	750	7038 M	3.49	701
4149	0.41	285	4741	1.83	477	5606	0.70	325	7046 M	6.71	750
4206	1.97	496	4743	-	-	5610	3.05	642	7047 M	3.69	728
4207	1.43	423	4751	1.54	438	5645	8.83	750	7050 M	5.59	750
4239	1.86	481	4771 N	1.59	445	5703	9.86	750	7090 M	3.88	750
4240	2.27	536	4777	1.98	497	5705	10.09	750	7098 M	7.45	750
4243	1.37	415	4825	0.79	337	5951	0.30	271	7099 M	10.73	750
4244	1.56	441	4828	1.17	388	6003	4.25	750	7133	2.02	503
4250	1.17	388	4829	0.76	333	6005	2.27	536	7151 M	2.45	561
4251	1.96	495	4902	1.74	465	6017	-	-	7152 M	3.92	750
4263	2.15	520	4923	0.64	316	6018	1.91	488	7153 M	2.73	599

**NEW MEXICO COMMERCIAL INSURANCE 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
7219	4.62	-	8001	1.57	442	8381	1.19	391	9016	1.86	481
7222	6.26	-	8002	1.49	431	8385	1.58	443	9019	1.70	460
7225	5.57	750	8006	1.26	400	8392	1.37	415	9033	1.52	435
7228	-	-	8008	0.88	349	8393	1.19	391	9040	2.87	617
7229	-	-	8010	1.36	414	8500	4.46	750	9044	1.00	365
7230	4.72	750	8013	0.29	269	8601	0.29	269	9052	1.51	434
7231	4.53	750	8015	0.48	295	8602	1.04	370	9058	1.04	370
7232	5.29	750	8017	0.98	362	8603	0.09	242	9060	1.06	373
7309 F	6.37	750	8018	2.08	511	8606	1.46	427	9061	0.81	339
7313 F	2.58	578	8021	1.86	481	8709 F	3.21	663	9062	1.07	374
7317 F	5.25	750	8031	1.64	451	8719	1.45	426	9063	0.65	318
7327 F	12.33	750	8032	1.42	422	8720	0.90	352	9077 F	2.90	622
7333 M	2.30	541	8033	1.66	454	8721	0.27	266	9082	0.88	349
7335 M	2.56	576	8037	1.38	416	8723	0.14	249	9083	0.72	327
7337 M	3.69	728	8039	0.92	354	8725	1.88	484	9084	1.03	369
7350 F	6.91	750	8044	1.64	451	8726 F	1.48	430	9088	a	a
7360	2.43	558	8045	0.58	308	8734 M	0.40	284	9089	0.68	322
7370	3.12	651	8046	1.46	427	8737 M	0.36	279	9093	0.94	357
7380	3.27	671	8047	0.62	314	8738 M	0.58	308	9101	2.30	541
7382	3.46	697	8058	2.08	511	8742	0.30	271	9102	1.97	496
7390	2.94	627	8072	0.44	289	8745	2.74	600	9154	1.17	388
7394 M	2.54	573	8102	1.38	416	8748	0.49	296	9156	2.10	514
7395 M	2.82	611	8103	2.20	527	8755	0.39	283	9170	9.01	750
7398 M	4.06	750	8105	-	-	8799	0.47	293	9178	4.15	750
7402	0.23	261	8106	4.07	750	8800	1.39	418	9179	22.49	750
7403	2.84	613	8107	1.98	497	8803	0.06	238	9180	3.91	750
7405 N	0.74	330	8111	1.23	396	8805 M	0.20	257	9182	1.58	443
7420	8.05	750	8116	1.75	466	8810	0.14	249	9186	8.07	750
7421	0.66	319	8203	3.96	750	8814 M	0.17	253	9220	3.58	713
7422	0.97	361	8204	2.80	608	8815 M	0.28	268	9402	2.84	613
7425	1.31	407	8209	2.75	601	8820	0.12	246	9403	3.99	750
7431 N	0.64	316	8215	2.18	524	8824	1.86	481	9410	1.78	470
7445 N	0.40	-	8227	2.50	568	8825	-	-	9501	2.32	543
7453 N	0.34	-	8232	3.28	673	8826	1.43	423	9505	2.39	553
7502	1.29	404	8233	1.85	480	8829	-	-	9516	2.18	524
7515	1.05	372	8235	3.15	655	8831	0.83	342	9519	2.83	612
7520	1.94	492	8236	4.05	750	8832	0.26	265	9521	2.39	553
7538	3.00	635	8263	4.29	750	8833	0.82	341	9522	1.49	431
7539	1.00	365	8264	3.76	738	8835	1.25	399	9534	3.06	643
7540	1.98	497	8265	4.01	750	8842	1.79	472	9554	6.62	750
7580	1.75	466	8279	4.45	750	8855	0.13	248	9586	0.33	275
7590	2.16	522	8288	5.57	750	8856	0.55	304	9600	1.65	453
7600	3.20	662	8291	2.33	545	8864	1.07	374	9620	1.01	366
7605	1.35	412	8292	2.37	550	8868	0.38	281			
7610	1.18	389	8293	5.78	750	8869	0.86	346			
7705	3.01	636	8304	4.05	750	8871	0.05	237			
7710	2.35	547	8350	3.65	723	8901	0.19	256			
7711	2.35	547	8353	3.65	723	9012	0.83	342			
7720	1.68	457	8370	3.70	730	9014	1.99	499			
7855	2.65	588	8380	1.43	423	9015	2.48	565			

**NEW MEXICO COMMERCIAL INSURANCE 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
Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	112.00	750	6702 M*	3.22	665	6801 F	3.98	750			
0913 P	394.00	750	6703 M*	5.17	750	6824 F	4.98	750			
			6704 M*	3.58	713	6826 F	2.98	632			
			7016 M	2.30	541	6843 F	5.64	750			
			7024 M	2.56	576	6845 F	3.26	670			
a Rated Classifications											
9088	a	a	7038 M	3.49	701	6872 F	9.36	750			
			7046 M	6.71	750	6874 F	9.51	750			
			7047 M	3.69	728	7309 F	6.37	750			
			7050 M	5.59	750	7313 F	2.58	578			
			7090 M	3.88	750	7317 F	5.25	750			
			7098 M	7.45	750	7327 F	12.33	750			
			7099 M	10.73	750	7350 F	6.91	750			
			7151 M	2.45	561	8709 F	3.21	663			
			7152 M	3.92	750	8726 F	1.48	430			
			7153 M	2.73	599	9077 F	2.90	622			
			7333 M	2.30	541						
			7335 M	2.56	576	Underground Coal Mine Classifications					
			7337 M	3.69	728	1016 *	9.33	750			
			7394 M	2.54	573						
			7395 M	2.82	611						
			7398 M	4.06	750						
			8734 M	0.40	284						
			8737 M	0.36	279						
			8738 M	0.58	308						
			8805 M	0.20	257						
			8814 M	0.17	253						
			8815 M	0.28	268						

**NEW MEXICO COMMERCIAL INSURANCE COMPANY**

**Voluntary Workers' Compensation Rates  
NEW MEXICO**

*Effective: January 1, 2022*

**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	0.14	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	0.01	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	0.01	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 \$0.75. (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.

**NEW MEXICO COMMERCIAL INSURANCE COMPANY**

**Voluntary Workers' Compensation Rates  
NEW MEXICO  
Effective: January 1, 2022**

**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:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	5.5%	4.6%	3.6%	2.8%	2.1%	1.4%	1.1%
\$1,000	9.0%	7.7%	6.1%	4.7%	3.7%	2.5%	1.9%
\$1,500	11.6%	10.0%	7.9%	6.2%	4.9%	3.5%	2.7%
\$2,000	13.6%	11.9%	9.4%	7.5%	5.9%	4.3%	3.3%
\$2,500	15.2%	13.5%	10.7%	8.6%	6.8%	5.0%	3.9%
\$5,000	21.2%	19.2%	15.4%	12.8%	10.4%	7.9%	6.3%
\$10,000	29.0%	26.5%	21.8%	18.7%	15.4%	12.3%	10.2%

**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.