

# We are too.

Your clients trust your expertise in selecting the right coverage. That's why you recommend New Mexico Mutual. We partner with employers to maintain safe workplaces where employees can work injury free. No insurer is more proactive at managing claims. If you have a client that needs workers' comp, let New Mexico Mutual work for them.





## Restaurant Business? Bring it to New Mexico's Experts

Trust your clients to New Mexico's market leader for workers' compensation insurance. New Mexico Mutual knows restaurants. We've been covering the industry for decades. We offer various safety trainings and services – and we'll help your clients get their safety programs going. If an accident happens, our claims adjusters are experienced at managing various types of claims unique to the Restaurant Industry.



#### **Get A Quote from Your Underwriter**

New Mexico Mutual is experienced at underwriting restaurant operations and related businesses. Our underwriters will work with you to find the best rate for your client – here's how!

- Knowledgeable and Experienced Underwriters
- Broad Coverage Options
- Competitive Underwriting Companies
- Out of State Coverage Program

#### **Qualifying Restaurant Class Codes**

9082 Restaurant (NOC) with alcohol sales <50%

9083 Restaurant-Fast Food

9084 Bar (upon underwriting approval)

2121 Brewery

2130 Spirituous Liquor Distillery

2143 Winery

### For Governing Class Codes 9082 and 9083 to qualify for New Mexico Commercial Insurance Company (CI) they must meet all of the following criteria:

- Sales of alcoholic beverages are <50% of total revenue
- 3 year loss ratio <45%
- No leased employees
- No lapse in coverage during the past year



#### **Helping Your Clients Maintain Safe Workplaces**

New Mexico Mutual offers on-site risk assessments, live safety classes, and online videos to help your clients prevent common industry accidents – all free to our policyholders.

Ask our Risk and Safety Consultants about our safety education resources:

- Hazardous Communication (Haz Com)
- Bloodborne and Airborne Pathogens Training
- Safe Lifting
- Slips, Trips and Falls Prevention
- Food Preparation
- Ergonomics
- Emergency Planning
- Defensive Driving Course

To promote safety on the road, we offer discounts on leading driver monitoring systems – including SambaSafety® and StriveSafe by Cartasite®.

For more information, contact our Risk & Safety Management department at **505.345.7260**.