

TIERING GUIDELINES

Pricing Tiers Offer Coverage For Every Business	Safety Program	Prior Coverage	Industry Experience	Exposure	Loss Cost Multiplier	Hazard Group
New Mexico Commercial Insurance Company	Formal Written Safety	3 Years Prior Coverage	5 Years	Adequate Payroll for Exposure	Low	All Hazard Groups Accepted;
New Mexico Premier Insurance Company PR	Program					F & G Must be Evaluated for Quality Safety Controls
New Mexico Assurance Company AS			3 Years			
New Mexico Mutual Casualty Company		2 Years Prior Coverage				All Hazard Groups Accepted
New Mexico Security Insurance Company SI	Informal Safety Program				Mid	
New Mexico Employers Assurance Company EM		1 Year Prior Coverage	1 Year	Minimal Payroll with Growth		
New Mexico Southwest Casualty Company				Expectations		
New Mexico Business Insurance Company BI	Limited or No Safety Program					
New Mexico Safety Insurance Company SC						
New Mexico Foundation Insurance Company	No Safety Program	No Prior Coverage	No Prior Experience	Minimal to No Payroll	High	All Hazard Groups Accepted