

NEW MEXICO BUSINESS INSURANCE COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: January 1, 2018

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	4.26	750	2041	3.98	750	2714	6.64	750	3224	4.10	750
0008	3.87	750	2065	2.25	534	2721 X	11.34	750	3227	3.16	657
0016	7.01	750	2070	5.82	750	2722 X	4.12	750	3240	3.30	676
0034	4.38	750	2081	4.85	750	2731	7.22	750	3241	3.96	750
0035	4.28	750	2089	6.19	750	2735	6.21	750	3255	2.96	630
0036	6.75	750	2095	4.24	750	2759	8.64	750	3257	3.50	702
0037	7.38	750	2105	5.01	750	2790	2.06	508	3270	3.30	676
0042	7.40	750	2110	2.88	618	2797	4.63	750	3300	5.82	750
0050	7.06	750	2111	6.67	750	2799	7.93	750	3303	3.98	750
0059 D	0.28	268	2112	8.06	750	2802	5.64	750	3307	5.09	750
0065 D	0.05	237	2114	4.19	750	2835	3.75	736	3315	5.63	750
0066 D	0.05	237	2121	1.83	477	2836	3.14	654	3334	3.35	683
0067 D	0.05	237	2130	2.68	592	2841	5.02	750	3336	5.02	750
0079	3.87	750	2131	3.20	661	2881	3.66	724	3365	5.91	750
0083	9.60	750	2143	3.78	740	2883	4.77	750	3372	4.72	750
0106	18.83	750	2157	6.34	750	2915	3.94	750	3373	5.86	750
0113	5.68	750	2172	2.01	501	2916	6.28	750	3383	2.04	506
0170	4.21	750	2174	3.80	743	2923	2.86	616	3385	1.08	376
0251	4.90	750	2211	10.77	750	2960	14.75	750	3400	4.54	750
0401	14.82	750	2220	2.95	628	3004	2.57	577	3507	3.28	673
0771 N	0.48	295	2286	6.96	750	3018	3.92	750	3515	3.41	690
0917	6.16	750	2288	5.47	750	3022	4.56	750	3548	1.72	462
0918 X*	1.81	474	2302	2.43	558	3027	4.24	750	3559	3.21	664
1005 *	4.67	750	2305	2.72	597	3028	4.35	750	3574	1.51	434
1164 D	6.09	750	2361	2.86	616	3030	10.81	750	3581	1.21	393
1165 D	3.87	750	2362	2.22	530	3040	6.89	750	3612	2.86	616
1320	1.95	494	2380	3.37	685	3041	5.41	750	3620	5.22	750
1322	11.84	750	2388	1.79	472	3042	5.36	750	3629	2.64	587
1430	6.39	750	2402	3.37	685	3064	5.57	750	3632	3.28	673
1438	6.96	750	2413	3.04	640	3076	4.47	750	3634	2.20	527
1452	4.08	750	2416	2.40	553	3081 D	6.23	750	3635	3.37	685
1463	18.50	750	2417	1.85	479	3082 D	5.79	750	3638	2.02	503
1472	3.76	738	2501	3.66	724	3085 D	5.31	750	3642	1.92	489
1624 D	6.14	750	2503	1.85	479	3110	5.80	750	3643	2.36	549
1642	3.67	726	2570	4.63	750	3111	3.16	657	3647	2.89	621
1654	6.87	750	2585	5.01	750	3113	2.66	589	3648	1.99	498
1699	4.44	750	2586	2.98	633	3114	3.51	704	3681	1.08	376
1701	3.69	728	2587	2.70	594	3118	2.40	553	3685	1.31	407
1710 D	8.84	750	2589	2.89	621	3119	1.24	398	3719	1.74	465
1747	2.54	573	2600	5.34	750	3122	2.84	613	3724	4.49	750
1748	6.73	750	2623	10.30	750	3126	1.99	498	3726	5.27	750
1803 D	9.09	750	2651	1.62	448	3131	2.27	537	3803	2.64	587
1924	2.63	585	2660	2.82	611	3132	3.83	748	3807	3.04	640
1925	4.37	750	2670	4.24	750	3145	2.95	628	3808	4.70	750
2002	3.53	707	2683	2.82	611	3146	3.32	678	3821	8.52	750
2003	7.83	750	2688	4.30	750	3169	4.12	750	3822	4.51	750
2014	7.40	750	2701	15.85	750	3179	4.06	750	3824	5.48	750
2016	3.21	664	2702	22.67	750	3180	3.34	680	3826	1.17	388
2021	3.37	685	2709	14.66	750	3188	2.52	570	3827	2.95	628
2039	2.96	630	2710	11.22	750	3220	2.17	522	3830	1.14	383

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3851	4.06	750	4568	2.93	625	5445	7.92	750	7133	3.73	733
3865	2.22	530	4581	1.21	393	5462	8.31	750	7219 X	9.51	750
3881	5.09	750	4583	6.44	750	5472	7.31	750	7222	12.62	750
4000	9.78	750	4611	1.53	436	5473	11.34	750	7225	8.88	750
4021	5.22	750	4635	3.41	690	5474	8.91	750	7230	9.39	750
4024 D	4.14	750	4653	2.22	530	5478	5.09	750	7231	9.44	750
4034	8.82	750	4665	7.92	750	5479	8.04	750	7232	9.62	750
4036	2.73	599	4670	10.60	750	5480	7.95	750	7360	7.30	750
4038	3.96	750	4683	5.29	750	5491	2.82	611	7370	6.98	750
4062 X	2.77	604	4686	2.80	609	5506	10.42	750	7380	7.86	750
4101	3.46	697	4692	1.08	376	5507	5.34	750	7382	5.86	750
4109	0.62	314	4693	1.28	403	5508 D	10.54	750	7390	6.48	750
4110	1.05	371	4703	2.86	616	5535	9.21	750	7402	0.46	292
4111	1.90	486	4717	2.72	597	5537	6.32	750	7403	7.12	750
4114	8.32	750	4720	3.57	712	5551	25.44	750	7405 N	1.46	426
4130	5.09	750	4740	0.98	362	5606	1.28	403	7420	28.17	750
4131	5.84	750	4741	3.05	642	5610	6.78	750	7421	1.17	388
4133	2.70	594	4743 X	0.78	335	5645	17.93	750	7422	2.36	549
4149	0.78	335	4751	2.47	563	5703	20.96	750	7425	3.75	736
4206	3.46	697	4771 N	2.72	597	5705	25.06	750	7431 N	1.26	400
4207	2.41	556	4777	4.37	750	5951	0.57	307	7445 N	0.78	335
4239	3.87	750	4825	1.38	417	6003	8.66	750	7453 N	0.67	321
4240	4.10	750	4828	2.20	527	6005	4.15	750	7502	3.23	666
4243	2.63	585	4829	2.52	570	6018	4.15	750	7515	2.18	525
4244	4.05	750	4902	4.74	750	6045	5.64	750	7520	7.21	750
4250	2.22	530	4923	1.08	376	6204	10.83	750	7538	9.02	750
4251	3.35	683	5020	11.04	750	6206	5.34	750	7539	1.86	482
4263	3.44	695	5022	10.21	750	6213	4.46	750	7540	4.03	750
4273	2.95	628	5037	18.11	750	6214	2.09	513	7580	4.62	750
4279	3.46	697	5040	18.32	750	6216 X	8.88	750	7590	4.17	750
4283	2.34	546	5057	5.48	750	6217	6.44	750	7600	7.67	750
4299	2.70	594	5059	24.02	750	6229	5.59	750	7605	2.95	628
4304	7.90	750	5102	6.80	750	6233	3.14	654	7610	3.07	645
4307	2.11	515	5146	5.29	750	6235	7.49	750	7705	7.28	750
4351	1.12	381	5160	3.92	750	6236	13.01	750	7710	4.33	750
4352	2.52	570	5183	5.25	750	6237	2.09	513	7711	4.33	750
4360	2.02	503	5188	4.42	750	6251 D	8.20	750	7720	3.44	695
4361	2.56	575	5190	3.96	750	6252 D	6.14	750	7855	5.56	750
4410	8.56	750	5191	1.01	367	6306	6.76	750	8001	2.50	568
4420	5.56	750	5192	3.67	726	6319	5.18	750	8002	2.59	580
4431	1.99	498	5213	7.30	750	6325	8.95	750	8006	2.79	606
4432	1.69	458	5215	8.31	750	6400	7.21	750	8008	1.56	441
4452	4.21	750	5221	5.80	750	6503	2.80	609	8010	3.25	669
4459	3.28	673	5222	13.12	750	6504	5.68	750	8013	0.64	316
4470	2.64	587	5223	8.20	750	6811	8.18	750	8015	0.99	364
4484	3.21	664	5348	5.54	750	6834	4.86	750	8017	2.63	585
4493	3.48	700	5402	5.33	750	6836	4.74	750	8018	3.43	692
4511	0.99	364	5403	8.11	750	6854	6.18	750	8021	3.78	740
4557	2.61	582	5437	8.04	750	6882	4.81	750	8031	3.21	664
4558	2.75	601	5443	7.70	750	6884	7.14	750	8032	2.64	587

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8033	3.57	712	8742	0.73	328	9178	10.83	750			
8037	3.46	697	8745	8.38	750	9179	29.64	750			
8039	1.81	474	8748	0.83	343	9180	7.21	750			
8044	3.46	697	8755	0.59	309	9182	2.91	623			
8045	0.80	338	8799	1.15	386	9186	20.29	750			
8046	2.84	613	8800	3.35	683	9220	6.43	750			
8047	1.24	398	8803	0.12	247	9402	7.06	750			
8058	4.40	750	8810	0.36	278	9403	7.56	750			
8072	1.10	379	8820	0.28	268	9410	3.78	740			
8102	3.99	750	8824	5.02	750	9501	4.46	750			
8103	4.14	750	8825	2.33	544	9505	4.63	750			
8106	7.31	750	8826	3.37	685	9516	5.84	750			
8107	3.39	688	8829	4.08	750	9519	4.88	750			
8111	2.68	592	8831	2.15	520	9521	4.37	750			
8116	3.41	690	8832	0.51	299	9522	2.79	606			
8203	8.70	750	8833	1.88	484	9534	5.93	750			
8204	5.08	750	8835	2.70	594	9554	16.26	750			
8209	6.32	750	8842	3.55	709	9586	0.92	355			
8215	5.72	750	8855	0.28	268	9600	3.27	671			
8227	6.07	750	8856	0.89	350	9620	1.78	470			
8232	6.44	750	8864	2.41	556						
8233	3.76	738	8868	0.71	326						
8235	5.38	750	8869	1.86	482						
8236 X	9.03	750	8871	0.16	252						
8263	7.76	750	8901	0.50	297						
8264	6.12	750	9012	1.97	496						
8265	9.14	750	9014	4.15	750						
8279	7.97	750	9015	4.22	750						
8288	14.11	750	9016	3.60	716						
8291	4.92	750	9019	2.54	573						
8292	4.26	750	9033	3.34	680						
8293	10.90	750	9040	6.23	750						
8304	12.90	750	9044	2.70	594						
8350	7.58	750	9052	2.86	616						
8370 X	6.60	750	9058	1.97	496						
8380	2.89	621	9060	2.98	633						
8381	2.52	570	9061	1.88	484						
8385	3.48	700	9062	2.68	592						
8392	2.72	597	9063	1.60	446						
8393 X	2.40	553	9082	1.79	472						
8500	7.79	750	9083	2.09	513						
8601	0.69	323	9084	2.84	613						
8602	2.33	544	9088	-	230						
8603	0.16	252	9089	1.54	438						
8606	3.44	695	9093	2.02	503						
8719	3.69	728	9101	4.38	750						
8720 X	1.54	438	9102	3.83	748						
8721	0.50	297	9154	2.09	513						
8723	0.36	278	9156	3.16	657						
8725	3.99	750	9170	14.22	750						

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MIN				MIN			MIN			MIN									
CLASS CODE		RATE	PREM	CLASS CODE		RATE	PREM	CLASS CODE		RATE	PREM	CLASS CODE		RATE	PREM				
Per Capita Classifications				Maritime Classifications			Federal Classifications												
0908	P	195.25	750	7016	M	3.51	704	6801	F	5.72	750								
0913	P	713.55	750	7024	M	3.91	750	6824	F	14.84	750								
				7038	M	8.09	750	6826	F	8.04	750								
				7046	M	14.59	750	6843	F	10.77	750								
				7047	M	5.75	750	6845	F	8.73	750								
a Rated Classifications																			
9088	a	a	a	7050	M	13.24	750	6872	F	16.26	750								
				7090	M	9.00	750	6874	F	23.82	750								
				7098	M	16.21	750	7309	F	18.18	750								
				7099	M	23.84	750	7313	F	6.18	750								
				7151	M	4.53	750	7317	F	15.19	750								
										7327	F	30.35	750						
				7152	M	7.40	750	7350	F	20.68	750								
				7153	M	5.04	750	8709	F	8.34	750								
				7333	M	4.54	750	8726	F	3.82	745								
				7335	M	5.04	750	9077	F	4.19	750								
				7337	M	7.42	750												
				7394	M	5.20	750												
				7395	M	5.77	750												
				7398	M	8.48	750												
				8734	M	0.98	362												
				8737	M	0.89	350												
				8738	M	1.44	424												
				8805	M	0.48	295												
8814	M	0.43	288																
8815	M	0.71	326																
6702	M*	6.73	750																
6703	M*	11.01	750																
6704	M*	7.47	750																

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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.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease		
Code No.	Loading	Symbol
0059D	0.28	S
0065D	0.05	S
0066D	0.05	S
0067D	0.05	S
1164D	0.05	S
1165D	0.04	S

S=Silica

Disease		
Code No.	Loading	Symbol
1624D	0.02	S
1710D	0.04	S
1803D	0.23	S
3081D	0.05	S
3082D	0.07	S
3085D	0.05	S

Disease		
Code No.	Loading	Symbol
4024D	0.02	S
5508D	0.04	S
6251D	0.02	S
6252D	0.04	S

- 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.
- X Refer to special classification phraseology in the **Basic Manual** pages which is applicable in this state.

* 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 \$0.58. (For coverage written separately for federal benefits only, \$0.57. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$1.74. (For coverage written separately for federal benefits only, \$1.70. For coverage written separately for state benefits only, \$0.04.)
- 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 1.986 and elr x 1.905.
- 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	2.4%	1.9%	1.8%	1.2%	0.9%	0.7%	0.6%
\$1,000	3.9%	3.3%	3.0%	2.1%	1.6%	1.2%	1.1%
\$1,500	5.1%	4.3%	4.0%	2.8%	2.2%	1.6%	1.4%
\$2,000	6.0%	5.2%	4.8%	3.4%	2.6%	2.0%	1.7%
\$2,500	6.8%	5.9%	5.4%	3.9%	3.1%	2.4%	2.1%
\$5,000	9.9%	8.6%	7.9%	5.9%	4.8%	3.8%	3.3%
\$10,000	13.9%	12.2%	11.3%	8.7%	7.3%	6.0%	5.2%

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for

Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$62,200
Leased or rented vehicle.....	\$41,400

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," \$3,200

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$800

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual**

Rule 2-E-3 (Annual Payroll) \$41,400

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..... 63%

(Multiply a Non-F classification loss cost by a factor of 1.63 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.54) and the adjustment for differences in loss-based expenses (1.059).)

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.