

NEW MEXICO BUSINESS INSURANCE COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: January 1, 2019

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	4.35	750	2041	3.60	716	2714	6.09	750	3224	3.82	745
0008	3.80	743	2065	2.25	534	2721 X	10.76	750	3227	3.30	676
0016	6.92	750	2070	5.95	750	2722 X	3.80	743	3240	3.44	695
0034	4.46	750	2081	4.28	750	2731	6.80	750	3241	3.82	745
0035	4.35	750	2089	6.02	750	2735	5.73	750	3255	2.84	613
0036	6.39	750	2095	4.28	750	2759	8.34	750	3257	3.41	690
0037	6.78	750	2105	4.77	750	2790	2.01	501	3270	3.41	690
0042	6.98	750	2110	2.70	594	2797	4.77	750	3300	5.63	750
0050	6.87	750	2111	6.09	750	2799	7.65	750	3303	3.50	702
0059 D	0.28	268	2112	6.41	750	2802	5.72	750	3307	4.77	750
0065 D	0.05	237	2114	4.12	750	2835	3.46	697	3315	5.06	750
0066 D	0.05	237	2121	1.69	458	2836	3.18	659	3334	3.09	647
0067 D	0.05	237	2130	2.56	575	2841	4.81	750	3336	4.37	750
0079	3.80	743	2131	2.82	611	2881	3.76	738	3365	5.68	750
0083	9.07	750	2143	3.75	736	2883	4.54	750	3372	4.40	750
0106	15.25	750	2157	6.02	750	2915	4.30	750	3373	5.57	750
0113	5.59	750	2172	1.99	498	2916	5.29	750	3383	2.01	501
0170	3.85	750	2174	3.51	704	2923	2.73	599	3385	1.03	369
0251	4.93	750	2211	9.78	750	2960	16.74	750	3400	4.44	750
0401	13.86	750	2220	2.72	597	3004	2.25	534	3507	3.50	702
0771 N	0.51	299	2286	6.53	750	3018	3.96	750	3515	3.14	654
0917	5.89	750	2288	4.86	750	3022	4.65	750	3548	1.56	441
0918 X*	1.62	448	2302	2.27	537	3027	3.71	731	3559	3.12	652
1005 *	5.56	750	2305	2.70	594	3028	4.19	750	3574	1.79	472
1164 D	5.48	750	2361	2.70	594	3030	10.10	750	3581	1.21	393
1165 D	3.71	731	2362	2.29	539	3040	6.76	750	3612	2.56	575
1320	1.93	491	2380	3.07	645	3041	4.86	750	3620	4.74	750
1322	11.36	750	2388	1.72	462	3042	5.09	750	3629	2.29	539
1430	6.21	750	2402	3.37	685	3064	5.02	750	3632	3.27	671
1438	6.78	750	2413	2.93	625	3076	4.21	750	3634	2.20	527
1452	3.37	685	2416	2.33	544	3081 D	6.07	750	3635	3.21	664
1463	15.71	750	2417	1.67	455	3082 D	5.70	750	3638	2.09	513
1472	3.59	714	2501	3.12	652	3085 D	5.09	750	3642	1.85	479
1624 D	5.04	750	2503	1.92	489	3110	5.40	750	3643	2.29	539
1642	3.27	671	2570	4.62	750	3111	3.09	647	3647	3.02	637
1654	6.51	750	2585	4.56	750	3113	2.57	577	3648	1.95	494
1699	4.21	750	2586	3.12	652	3114	3.66	724	3681	0.99	364
1701	3.82	745	2587	2.57	577	3118	2.40	553	3685	1.24	398
1710 D	8.02	750	2589	2.79	606	3119	1.15	386	3719	1.70	460
1747	2.50	568	2600	5.18	750	3122	2.72	597	3724	4.33	750
1748	6.41	750	2623	9.82	750	3126	1.88	484	3726	4.60	750
1803 D	9.14	750	2651	1.92	489	3131	2.27	537	3803	2.56	575
1924	2.82	611	2660	2.89	621	3132	3.73	733	3807	2.88	618
1925	4.17	750	2670	3.76	738	3145	2.82	611	3808	4.54	750
2002	3.71	731	2683	2.89	621	3146	3.28	673	3821	8.48	750
2003	6.83	750	2688	4.05	750	3169	3.62	719	3822	4.35	750
2014	6.76	750	2701	15.98	750	3179	3.53	707	3824	5.27	750
2016	3.53	707	2702	21.48	750	3180	3.16	657	3826	1.24	398
2021	3.28	673	2709	13.60	750	3188	2.72	597	3827	2.84	613
2039	3.16	657	2710	11.22	750	3220	2.15	520	3830	1.19	391

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3851	3.60	716	4568	2.73	599	5445	8.24	750	7133	3.50	702
3865	2.11	515	4581	1.21	393	5462	7.92	750	7219 X	9.30	750
3881	4.62	750	4583	5.91	750	5472	7.58	750	7222	11.34	750
4000	7.97	750	4611	1.33	410	5473	11.75	750	7225	8.31	750
4021	4.90	750	4635	3.46	697	5474	7.99	750	7230	9.32	750
4024 D	4.12	750	4653	2.02	503	5478	5.18	750	7231	9.80	750
4034	8.77	750	4665	8.04	750	5479	8.18	750	7232	8.77	750
4036	2.59	580	4670	9.66	750	5480	7.46	750	7360	5.93	750
4038	3.59	714	4683	4.93	750	5491	2.66	589	7370	6.50	750
4062 X	2.98	633	4686	2.82	611	5506	9.51	750	7380	7.19	750
4101	3.51	704	4692	1.07	374	5507	5.22	750	7382	5.34	750
4109	0.57	307	4693	1.22	395	5508 D	9.44	750	7390	6.32	750
4110	0.99	364	4703	2.56	575	5535	8.70	750	7402	0.44	290
4111	1.88	484	4717	2.56	575	5537	6.18	750	7403	6.50	750
4114	7.24	750	4720	3.80	743	5551	21.87	750	7405 N	1.53	436
4130	4.58	750	4740	1.07	374	5606	1.21	393	7420	23.52	750
4131	5.79	750	4741	2.86	616	5610	6.71	750	7421	1.17	388
4133	2.82	611	4743 X	0.94	357	5645	16.15	750	7422	1.99	498
4149	0.80	338	4751	2.27	537	5703	20.25	750	7425	3.23	666
4206	3.35	683	4771 N	2.93	625	5705	22.70	750	7431 N	1.17	388
4207	2.41	556	4777	4.22	750	5951	0.53	302	7445 N	0.82	340
4239	3.50	702	4825	1.22	395	6003	8.13	750	7453 N	0.64	316
4240	4.44	750	4828	2.11	515	6005	3.82	745	7502	2.86	616
4243	2.72	597	4829	2.13	518	6018	3.73	733	7515	2.02	503
4244	3.91	750	4902	4.17	750	6045	5.33	750	7520	5.61	750
4250	2.13	518	4923	1.07	374	6204	10.10	750	7538	8.40	750
4251	3.27	671	5020	10.12	750	6206	5.06	750	7539	1.86	482
4263	3.50	702	5022	9.51	750	6213	3.44	695	7540	3.89	750
4273	2.93	625	5037	17.41	750	6214	1.90	486	7580	3.80	743
4279	3.21	664	5040	13.90	750	6216 X	7.76	750	7590	4.12	750
4283	2.11	515	5057	5.40	750	6217	6.16	750	7600	6.85	750
4299	2.70	594	5059	23.29	750	6229	6.04	750	7605	2.89	621
4304	7.22	750	5102	7.26	750	6233	3.18	659	7610	2.59	580
4307	2.24	532	5146	6.02	750	6235	6.99	750	7705	6.30	750
4351	1.10	379	5160	3.69	728	6236	10.17	750	7710	4.40	750
4352	2.31	542	5183	4.90	750	6237	1.93	491	7711	4.40	750
4360	1.86	482	5188	4.51	750	6251 D	8.56	750	7720	3.23	666
4361	2.20	527	5190	3.89	750	6252 D	5.59	750	7855	5.22	750
4410	6.62	750	5191	1.05	371	6306	6.98	750	8001	2.59	580
4420	5.29	750	5192	3.69	728	6319	5.01	750	8002	2.61	582
4431	1.88	484	5213	7.01	750	6325	7.83	750	8006	2.68	592
4432	1.54	438	5215	8.32	750	6400	7.30	750	8008	1.54	438
4452	3.80	743	5221	6.04	750	6503	2.70	594	8010	2.98	633
4459	3.37	685	5222	12.62	750	6504	5.33	750	8013	0.62	314
4470	2.77	604	5223	7.95	750	6811	7.19	750	8015	1.07	374
4484	3.21	664	5348	5.47	750	6834	4.46	750	8017	2.34	546
4493	3.37	685	5402	5.22	750	6836	4.81	750	8018	3.34	680
4511	0.98	362	5403	8.64	750	6854	6.30	750	8021	3.69	728
4557	2.50	568	5437	7.90	750	6882	4.46	750	8031	3.80	743
4558	2.47	563	5443	6.94	750	6884	6.43	750	8032	2.57	577

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8033	3.41	690	8742	0.69	323	9178	9.60	750			
8037	3.35	683	8745	7.38	750	9179	25.67	750			
8039	1.74	465	8748	0.94	357	9180	6.94	750			
8044	3.55	709	8755	0.55	304	9182	2.50	568			
8045	0.96	359	8799	1.03	369	9186	18.96	750			
8046	2.82	611	8800	3.14	654	9220	6.53	750			
8047	1.26	400	8803	0.11	244	9402	6.69	750			
8058	4.01	750	8810	0.34	276	9403	7.77	750			
8072	0.98	362	8820	0.28	268	9410	3.76	738			
8102	3.60	716	8824	4.69	750	9501	3.94	750			
8103	3.80	743	8825	2.84	613	9505	5.01	750			
8106	7.14	750	8826	2.88	618	9516	5.50	750			
8107	3.67	726	8829	3.66	724	9519	5.15	750			
8111	2.45	561	8831	1.95	494	9521	4.19	750			
8116	3.14	654	8832	0.50	297	9522	2.59	580			
8203	8.08	750	8833	1.70	460	9534	5.91	750			
8204	4.95	750	8835	2.52	570	9554	14.48	750			
8209	5.79	750	8842	3.30	676	9586	0.78	335			
8215	5.29	750	8855	0.28	268	9600	3.18	659			
8227	5.59	750	8856	0.98	362	9620	1.70	460			
8232	6.39	750	8864	2.25	534						
8233	3.89	750	8868	0.73	328						
8235	6.05	750	8869	1.86	482						
8236 X	8.13	750	8871	0.14	249						
8263	7.95	750	8901	0.50	297						
8264	6.50	750	9012	1.74	465						
8265	8.56	750	9014	3.91	750						
8279	8.11	750	9015	4.21	750						
8288	11.98	750	9016	3.48	700						
8291	4.69	750	9019	2.88	618						
8292	4.21	750	9033	3.18	659						
8293	11.04	750	9040	5.77	750						
8304	10.99	750	9044	2.33	544						
8350	7.58	750	9052	2.79	606						
8370 X	6.50	750	9058	2.01	501						
8380	3.00	635	9060	2.54	573						
8381	2.72	597	9061	1.85	479						
8385	3.27	671	9062	2.40	553						
8392	2.75	601	9063	1.28	403						
8393 X	2.09	513	9082	1.85	479						
8500	8.61	750	9083	1.85	479						
8601	0.66	319	9084	2.41	556						
8602	2.52	570	9088	-	230						
8603	0.18	254	9089	1.47	429						
8606	3.28	673	9093	1.95	494						
8719	3.35	683	9101	4.40	750						
8720 X	1.46	426	9102	3.64	721						
8721	0.50	297	9154	1.99	498						
8723	0.36	278	9156	3.64	721						
8725	3.96	750	9170	14.87	750						

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Per Capita Classifications				Maritime Classifications				Federal Classifications							
0908 P 202.35 750 0913 P 708.23 750				7016 M 3.50 702 7024 M 3.89 750 7038 M 7.79 750 7046 M 13.42 750 7047 M 5.68 750				6801 F 6.05 750 6824 F 14.87 750 6826 F 8.17 750 6843 F 11.87 750 6845 F 8.73 750							
a Rated Classifications															
9088 a a a				7050 M 12.73 750 7090 M 8.66 750 7098 M 14.91 750 7099 M 21.85 750 7151 M 4.22 750 7152 M 6.90 750 7153 M 4.72 750 7333 M 4.38 750 7335 M 4.86 750 7337 M 7.14 750 7394 M 4.93 750 7395 M 5.48 750 7398 M 8.02 750 8734 M 0.92 355 8737 M 0.83 343 8738 M 1.35 412 8805 M 0.44 290 8814 M 0.41 285 8815 M 0.67 321 6702 M* 6.34 750 6703 M* 10.33 750 6704 M* 7.03 750				6872 F 15.89 750 6874 F 25.01 750 7309 F 18.12 750 7313 F 6.48 750 7317 F 14.96 750 7327 F 31.51 750 7350 F 19.83 750 8709 F 8.50 750 8726 F 3.80 743 9077 F 4.38 750							
								Underground Coal Mine Classifications							
								1016 X* 14.24 750							

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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	0.05	S
3085D	0.04	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 \$0.67. (For coverage written separately for federal benefits only, \$0.66. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$2.01. (For coverage written separately for federal benefits only, \$1.97. 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 1.979 and elr x 1.89.
- 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:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	2.5%	2.1%	1.9%	1.3%	1.0%	0.7%	0.6%
\$1,000	4.1%	3.5%	3.2%	2.2%	1.6%	1.2%	1.1%
\$1,500	5.3%	4.6%	4.2%	2.9%	2.3%	1.7%	1.5%
\$2,000	6.3%	5.5%	5.0%	3.5%	2.7%	2.1%	1.7%
\$2,500	7.1%	6.2%	5.6%	4.0%	3.2%	2.4%	2.1%
\$5,000	10.2%	9.0%	8.2%	6.0%	5.0%	3.9%	3.3%
\$10,000	14.4%	12.7%	11.7%	9.0%	7.5%	6.1%	5.3%

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$63,600
Leased or rented vehicle.....	\$42,400

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," \$3,300

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) \$42,400

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..... 64%

(Multiply a Non-F classification loss cost by a factor of 1.64 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.56) and the adjustment for differences in loss-based expenses (1.053).)

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.