

NEW MEXICO BUSINESS INSURANCE COMPANY

Voluntary Workers' Compensation Rates

NEW MEXICO

Effective: January 1, 2020

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	3.27	671	2714	5.63	750	3224	3.62	719
0008	3.37	685	2065	2.02	503	2721 X	10.19	750	3227	3.18	659
0016	6.37	750	2070	5.47	750	2722 X	3.48	700	3240	3.41	690
0034	4.33	750	2081	3.91	750	2731	6.04	750	3241	3.43	692
0035	4.17	750	2089	5.77	750	2735	5.13	750	3255	2.72	597
0036	5.64	750	2095	4.28	750	2759	7.70	750	3257	3.55	709
0037	5.79	750	2105	4.44	750	2790	1.88	484	3270	3.43	692
0042	6.30	750	2110	2.47	563	2797	4.35	750	3300	5.11	750
0050	6.34	750	2111	5.09	750	2799	7.03	750	3303	3.05	642
0059 D	0.27	266	2112	5.41	750	2802	5.40	750	3307	4.26	750
0065 D	0.05	237	2114	3.71	731	2835	3.00	635	3315	4.51	750
0066 D	0.05	237	2121	1.60	446	2836	3.07	645	3334	2.84	613
0067 D	0.05	237	2130	2.29	539	2841	4.70	750	3336	3.59	714
0079	3.37	685	2131	2.43	558	2881	3.50	702	3365	5.47	750
0083	8.66	750	2143	3.57	712	2883	4.19	750	3372	4.17	750
0106	12.57	750	2157	5.29	750	2915	4.31	750	3373	5.04	750
0113	5.33	750	2172	1.83	477	2916	4.51	750	3383	1.90	486
0170	3.51	704	2174	3.39	688	2923	2.45	561	3385	0.98	362
0251	4.35	750	2211	8.91	750	2960	13.26	750	3400	4.17	750
0401	15.67	750	2220	2.61	582	3004	2.04	506	3507	3.83	748
0771 N	0.51	299	2286	4.38	750	3018	3.57	712	3515	2.93	625
0917	5.29	750	2288	4.53	750	3022	4.51	750	3548	1.40	419
0918 X*	1.35	412	2302	2.02	503	3027	3.27	671	3559	3.05	642
1005 *	6.19	750	2305	2.70	594	3028	3.89	750	3574	1.79	472
1164 D	4.97	750	2361	2.45	561	3030	9.35	750	3581	1.28	403
1165 D	3.50	702	2362	2.24	532	3040	6.21	750	3612	2.25	534
1320	1.88	484	2380	2.73	599	3041	4.53	750	3620	3.94	750
1322	9.90	750	2388	1.63	450	3042	5.04	750	3629	1.93	491
1430	5.50	750	2402	3.28	673	3064	4.49	750	3632	3.02	637
1438	6.43	750	2413	2.91	623	3076	3.87	750	3634	1.97	496
1452	3.60	716	2416	2.09	513	3081 D	5.79	750	3635	3.18	659
1463	15.03	750	2417	1.51	434	3082 D	5.52	750	3638	2.11	515
1472	3.44	695	2501	2.84	613	3085 D	4.88	750	3642	1.67	455
1624 D	4.21	750	2503	1.67	455	3110	5.11	750	3643	2.20	527
1642	2.93	625	2570	4.24	750	3111	2.66	589	3647	2.93	625
1654	6.05	750	2585	4.14	750	3113	2.24	532	3648	1.92	489
1699	3.76	738	2586	3.04	640	3114	3.60	716	3681	0.87	347
1701	3.53	707	2587	2.38	551	3118	2.25	534	3685	1.10	379
1710 D	7.63	750	2589	2.59	580	3119	1.05	371	3719	1.56	441
1747	2.64	587	2600	4.72	750	3122	2.64	587	3724	4.21	750
1748	5.89	750	2623	8.84	750	3126	1.74	465	3726	4.14	750
1803 D	8.75	750	2651	2.01	501	3131	2.11	515	3803	2.70	594
1924	2.86	616	2660	3.02	637	3132	3.55	709	3807	2.72	597
1925	4.24	750	2670	3.60	716	3145	2.64	587	3808	4.30	750
2002	3.60	716	2683	2.95	628	3146	3.02	637	3821	7.74	750
2003	5.63	750	2688	3.60	716	3169	3.34	680	3822	4.24	750
2014	6.92	750	2701	15.64	750	3179	3.25	669	3824	4.81	750
2016	3.27	671	2702	20.38	750	3180	2.88	618	3826	1.14	383
2021	3.28	673	2709	11.64	750	3188	2.49	565	3827	2.66	589
2039	3.04	640	2710	10.45	750	3220	2.06	508	3830	1.19	391

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3851	3.12	652	4568	2.50	568	5472	6.94	750	7225 M	7.69	750
3865	2.01	501	4581	1.15	386	5473	11.91	750	7230 X	8.43	750
3881	4.46	750	4583	5.18	750	5474	7.19	750	7231	8.91	750
4000	6.99	750	4611	1.22	395	5478	4.65	750	7232	8.57	750
4021	4.69	750	4635	3.25	669	5479	7.69	750	7360 M	4.93	750
4024 D	4.37	750	4653	1.88	484	5480	6.82	750	7370 M	6.04	750
4034	7.93	750	4665	8.24	750	5491	2.52	570	7380 F	6.18	750
4036	2.52	570	4683	6.55	750	5506	8.11	750	7382	5.06	750
4038	3.18	659	4686	2.80	609	5507	4.65	750	7390	5.82	750
4062 X	3.02	637	4692	0.92	355	5535	7.60	750	7402 M	0.43	288
4101	3.21	664	4693	1.10	379	5537	5.72	750	7403 M	5.77	750
4109	0.53	302	4703	2.31	542	5551 D	19.97	750	7405 M	1.42	422
4110	0.99	364	4717	2.45	561	5606	1.22	395	7420	19.40	750
4111	1.83	477	4720	3.73	733	5610	6.02	750	7421	1.12	381
4114	5.75	750	4740	1.15	386	5645	16.56	750	7422 N	1.85	479
4130	4.01	750	4741	2.66	589	5703	18.64	750	7425	2.98	633
4131	6.09	750	4751	2.18	525	5705	19.49	750	7431	1.12	381
4133	2.56	575	4771 X	2.93	625	5951	0.50	297	7445	0.76	333
4149	0.78	335	4777	3.82	745	6003	7.76	750	7453	0.60	311
4206	3.18	659	4825 N	1.22	395	6005	3.39	688	7502 N	2.49	565
4207	2.24	532	4828	2.01	501	6018	3.59	714	7515 N	1.97	496
4239	3.32	678	4829	1.74	465	6045	4.81	750	7520 N	4.53	750
4240	4.49	750	4902	3.50	702	6204	8.70	750	7538	6.75	750
4243	2.57	577	4923	1.12	381	6206	4.38	750	7539	1.74	465
4244	3.48	700	5020	8.64	750	6213	3.00	635	7540	3.67	726
4250	2.06	508	5022	8.45	750	6214	1.70	460	7580	3.18	659
4251	3.00	635	5037	16.19	750	6216	6.98	750	7590	4.05	750
4263	3.35	683	5040	9.66	750	6217	5.48	750	7600	6.12	750
4273	2.80	609	5057	5.04	750	6229	5.70	750	7605	2.72	597
4279	3.18	659	5059	22.01	750	6233 X	3.05	642	7610	2.13	518
4283	1.92	489	5102	7.28	750	6235	6.25	750	7705	5.75	750
4299	2.57	577	5146	5.66	750	6236	9.16	750	7710	4.14	750
4304	6.98	750	5160	3.25	669	6237	1.86	482	7711	4.14	750
4307	2.04	506	5183	4.49	750	6251	7.77	750	7720	3.05	642
4351	1.01	367	5188	3.94	750	6252	5.08	750	7855	4.63	750
4352	2.25	534	5190	3.75	736	6306	6.59	750	8001	2.66	589
4360	2.13	518	5191	1.01	367	6319 D	4.47	750	8002	2.64	587
4361	1.81	474	5192	3.39	688	6325 D	6.53	750	8006	2.45	561
4410	5.38	750	5213	6.28	750	6400	6.75	750	8008	1.49	431
4420	4.81	750	5215	7.81	750	6503	2.61	582	8010	2.75	601
4431	1.76	467	5221	6.09	750	6504	5.09	750	8013	0.60	311
4432	1.37	415	5222	10.79	750	6811 M*	6.50	750	8015	1.01	367
4452	3.32	678	5223	7.12	750	6834	3.89	750	8017	2.01	501
4459	3.16	657	5348	5.24	750	6836 F	4.38	750	8018	3.25	669
4470	2.56	575	5402	5.61	750	6854	5.84	750	8021	3.48	700
4484	2.95	628	5403	7.97	750	6882	3.96	750	8031	3.64	721
4493	3.14	654	5437	7.79	750	6884 F	5.79	750	8032	2.43	558
4511	0.87	347	5443	6.57	750	7133 M	3.41	690	8033	3.11	649
4557	2.33	544	5445	7.51	750	7219 M	8.38	750	8037	2.77	604
4558	2.24	532	5462	7.17	750	7222 M	10.70	750	8039	1.62	448

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8044	3.34	680	8748	0.87	347	9220	6.50	750			
8045	1.07	374	8755	0.51	299	9402	6.00	750			
8046	2.59	580	8799	0.87	347	9403	7.54	750			
8047	1.17	388	8800	2.80	609	9410	3.41	690			
8058	3.83	748	8803	0.11	244	9501	3.80	743			
8072	0.87	347	8810	0.28	268	9505	4.60	750			
8102	3.11	649	8820 M	0.27	266	9516	4.65	750			
8103	3.44	695	8824 M	3.62	719	9519	5.08	750			
8106	7.28	750	8826	2.70	594	9521	3.91	750			
8107	3.71	731	8831	1.65	453	9522	2.47	563			
8111	2.15	520	8832	0.46	292	9534	6.44	750			
8116	2.95	628	8833	1.54	438	9554	12.71	750			
8203	7.31	750	8835	2.27	537	9586	0.66	319			
8204	4.81	750	8842	3.20	661	9600	3.05	642			
8209	5.50	750	8855	0.25	264	9620	1.79	472			
8215	4.65	750	8856	0.98	362						
8227	4.97	750	8864	2.13	518						
8232	6.14	750	8868	0.69	323						
8233	3.62	719	8869	1.70	460						
8235	5.88	750	8871	0.14	249						
8236	7.22	750	8901	0.44	290						
8263	7.40	750	9012	1.60	446						
8264	6.27	750	9014	3.64	721						
8265 X	7.63	750	9015	4.21	750						
8279	8.32	750	9016	3.51	704						
8288	10.63	750	9019	3.05	642						
8291	4.33	750	9033	3.04	640						
8292	4.76	750	9040	5.45	750						
8293	10.54	750	9044	2.02	503						
8304	9.80	750	9052	2.70	594						
8350	7.12	750	9058	1.90	486						
8353	7.12	750	9060	2.24	532						
8370	6.43	750	9061	1.69	458						
8380	2.75	601	9062	2.08	510						
8381 X	2.47	563	9063	1.17	388						
8385	2.93	625	9082	1.72	462						
8392	2.70	594	9083	1.53	436						
8393	2.11	515	9084	1.95	494						
8500	8.47	750	9089	1.37	415						
8601 X	0.60	311	9093	1.81	474						
8602	2.15	520	9101	4.28	750						
8603	0.18	254	9102 a	3.71	731						
8606	2.95	628	9154	2.17	522						
8719	2.89	621	9156	3.67	726						
8720 F	1.40	419	9170	13.51	750						
8721	0.48	295	9178	8.82	750						
8723 X	0.32	273	9179	26.09	750						
8725	3.96	750	9180	6.89	750						
8742 M	0.59	309	9182	2.41	556						
8745 M	6.41	750	9186	17.52	750						

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	193.48	750	6702	5.63	750	6801 F	5.96	750			
0913 P	763.25	750	6703	9.05	750	6824 F	13.22	750			
			6704	6.25	750	6826 F	7.69	750			
			7016 F	3.98	750	6843 F	12.50	750			
			7024	4.42	750	6845 F	8.15	750			
a Rated Classifications						6872 F	17.73	750			
9088 #N/A	a	a	7038	7.03	750	6874 F	24.02	750			
			7046 M	12.39	750	7309 F	16.81	750			
			7047 M	6.39	750	7313 F	6.39	750			
			7050 M	11.31	750	7317 F	13.65	750			
			7090 M	7.81	750						
						7327 F	30.55	750			
			7098 M	13.77	750	7350 F	17.96	750			
			7099 M	19.93	750	8709 F	8.17	750			
			7151 M	4.14	750	8726 F	3.51	704			
			7152 M	6.66	750	9077 #N/A	4.24	750			
			7153	4.60	750						
			7333 F	3.94	750						
			7335 F	4.38	750						
			7337 F	6.34	750						
			7394	4.67	750						
			7395	5.18	750						
			7398	7.51	750						
			8734	0.80	338						
			8737 F	0.71	326						
			8738 M	1.14	383						
			8805	0.39	283						
			8814 M	0.34	276						
			8815	0.55	304						

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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	0.27	S
0065D	0.05	S
0066D	0.05	S
0067D	0.05	S
1164D	0.05	S

S=Silica

Disease		
Code No.	Loading	Symbol
1165D	0.04	S
1624D	0.02	S
1710D	0.04	S
1803D	0.21	S
3081D	0.05	S

Disease		
Code No.	Loading	Symbol
3082D	0.05	S
3085D	0.04	S
4024D	0.02	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 1.953 and elr x 1.87.
- 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	2.7%	2.3%	2.0%	1.4%	1.0%	0.7%	0.6%
\$1,000	4.5%	3.8%	3.4%	2.4%	1.7%	1.2%	1.1%
\$1,500	5.8%	4.9%	4.5%	3.1%	2.4%	1.7%	1.5%
\$2,000	6.9%	5.9%	5.2%	3.7%	2.9%	2.1%	1.9%
\$2,500	7.8%	6.6%	6.0%	4.2%	3.4%	2.5%	2.1%
\$5,000	11.0%	9.5%	8.6%	6.3%	5.2%	4.0%	3.5%
\$10,000	15.3%	13.3%	12.1%	9.4%	7.9%	6.3%	5.5%

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

Employee operated vehicle.....	\$65,900
Leased or rented vehicle.....	\$43,900

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," \$3,400

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$850

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual**
Rule 2-E-3 (Annual Payroll) \$43,900

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 (1.054).)

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.