

NEW MEXICO COMMERCIAL 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	2.45	561	2041	2.03	504	2714	3.43	693	3224	2.15	520
0008	2.14	519	2065	1.27	401	2721 X	6.06	750	3227	1.86	481
0016	3.90	750	2070	3.35	682	2722 X	2.14	519	3240	1.94	492
0034	2.51	569	2081	2.41	555	2731	3.83	747	3241	2.15	520
0035	2.45	561	2089	3.39	688	2735	3.23	666	3255	1.60	446
0036	3.60	716	2095	2.41	555	2759	4.70	750	3257	1.92	489
0037	3.82	746	2105	2.69	593	2790	1.13	383	3270	1.92	489
0042	3.93	750	2110	1.52	435	2797	2.69	593	3300	3.17	658
0050	3.87	750	2111	3.43	693	2799	4.31	750	3303	1.97	496
0059 D	0.16	252	2112	3.61	717	2802	3.22	665	3307	2.69	593
0065 D	0.03	234	2114	2.32	543	2835	1.95	493	3315	2.85	615
0066 D	0.03	234	2121	0.95	358	2836	1.79	472	3334	1.74	465
0067 D	0.03	234	2130	1.44	424	2841	2.71	596	3336	2.46	562
0079	2.14	519	2131	1.59	445	2881	2.12	516	3365	3.20	662
0083	5.11	750	2143	2.11	515	2883	2.56	576	3372	2.48	565
0106	8.59	750	2157	3.39	688	2915	2.42	557	3373	3.14	654
0113	3.15	655	2172	1.12	381	2916	2.98	632	3383	1.13	383
0170	2.17	523	2174	1.98	497	2923	1.54	438	3385	0.58	308
0251	2.78	605	2211	5.51	750	2960	9.43	750	3400	2.50	568
0401	7.81	750	2220	1.53	437	3004	1.27	401	3507	1.97	496
0771 N	0.29	269	2286	3.68	727	3018	2.23	531	3515	1.77	469
0917	3.32	678	2288	2.74	600	3022	2.62	584	3548	0.88	349
0918 X*	0.91	353	2302	1.28	403	3027	2.09	512	3559	1.76	468
1005 *	3.13	653	2305	1.52	435	3028	2.36	549	3574	1.01	366
1164 D	3.09	647	2361	1.52	435	3030	5.69	750	3581	0.68	322
1165 D	2.09	512	2362	1.29	404	3040	3.81	744	3612	1.44	424
1320	1.09	377	2380	1.73	464	3041	2.74	600	3620	2.67	590
1322	6.40	750	2388	0.97	361	3042	2.87	617	3629	1.29	404
1430	3.50	703	2402	1.90	487	3064	2.83	612	3632	1.84	478
1438	3.82	746	2413	1.65	453	3076	2.37	550	3634	1.24	397
1452	1.90	487	2416	1.31	407	3081 D	3.42	692	3635	1.81	474
1463	8.85	750	2417	0.94	357	3082 D	3.21	663	3638	1.18	389
1472	2.02	503	2501	1.76	468	3085 D	2.87	617	3642	1.04	370
1624 D	2.84	613	2503	1.08	376	3110	3.04	640	3643	1.29	404
1642	1.84	478	2570	2.60	581	3111	1.74	465	3647	1.70	460
1654	3.67	725	2585	2.57	577	3113	1.45	426	3648	1.10	379
1699	2.37	550	2586	1.76	468	3114	2.06	508	3681	0.56	306
1701	2.15	520	2587	1.45	426	3118	1.35	412	3685	0.70	325
1710 D	4.52	750	2589	1.57	442	3119	0.65	318	3719	0.96	360
1747	1.41	420	2600	2.92	624	3122	1.53	437	3724	2.44	559
1748	3.61	717	2623	5.53	750	3126	1.06	373	3726	2.59	580
1803 D	5.15	750	2651	1.08	376	3131	1.28	403	3803	1.44	424
1924	1.59	445	2660	1.63	450	3132	2.10	514	3807	1.62	449
1925	2.35	547	2670	2.12	516	3145	1.59	445	3808	2.56	576
2002	2.09	512	2683	1.63	450	3146	1.85	480	3821	4.78	750
2003	3.85	750	2688	2.28	538	3169	2.04	505	3822	2.45	561
2014	3.81	744	2701	9.00	750	3179	1.99	499	3824	2.97	631
2016	1.99	499	2702	12.10	750	3180	1.78	470	3826	0.70	325
2021	1.85	480	2709	7.66	750	3188	1.53	437	3827	1.60	446
2039	1.78	470	2710	6.32	750	3220	1.21	393	3830	0.67	320

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3851	2.03	504	4568	1.54	438	5445	4.64	750	7133	1.97	496
3865	1.19	391	4581	0.68	322	5462	4.46	750	7219 X	5.24	750
3881	2.60	581	4583	3.33	680	5472	4.27	750	7222	6.39	750
4000	4.49	750	4611	0.75	331	5473	6.62	750	7225	4.68	750
4021	2.76	603	4635	1.95	493	5474	4.50	750	7230	5.25	750
4024 D	2.32	543	4653	1.14	384	5478	2.92	624	7231	5.52	750
4034	4.94	750	4665	4.53	750	5479	4.61	750	7232	4.94	750
4036	1.46	427	4670	5.44	750	5480	4.20	750	7360	3.34	681
4038	2.02	503	4683	2.78	605	5491	1.50	433	7370	3.66	724
4062 X	1.68	457	4686	1.59	445	5506	5.36	750	7380	4.05	750
4101	1.98	497	4692	0.60	311	5507	2.94	627	7382	3.01	636
4109	0.32	273	4693	0.69	323	5508 D	5.32	750	7390	3.56	711
4110	0.56	306	4703	1.44	424	5535	4.90	750	7402	0.25	264
4111	1.06	373	4717	1.44	424	5537	3.48	700	7403	3.66	724
4114	4.08	750	4720	2.14	519	5551	12.32	750	7405 N	0.86	346
4130	2.58	578	4740	0.60	311	5606	0.68	322	7420	13.25	750
4131	3.26	670	4741	1.61	447	5610	3.78	740	7421	0.66	319
4133	1.59	445	4743 X	0.53	302	5645	9.10	750	7422	1.12	381
4149	0.45	291	4751	1.28	403	5703	11.41	750	7425	1.82	476
4206	1.89	485	4771 N	1.65	453	5705	12.79	750	7431 N	0.66	319
4207	1.36	414	4777	2.38	551	5951	0.30	271	7445 N	0.46	292
4239	1.97	496	4825	0.69	323	6003	4.58	750	7453 N	0.36	279
4240	2.50	568	4828	1.19	391	6005	2.15	520	7502	1.61	447
4243	1.53	437	4829	1.20	392	6018	2.10	514	7515	1.14	384
4244	2.20	527	4902	2.35	547	6045	3.00	635	7520	3.16	657
4250	1.20	392	4923	0.60	311	6204	5.69	750	7538	4.73	750
4251	1.84	478	5020	5.70	750	6206	2.85	615	7539	1.05	372
4263	1.97	496	5022	5.36	750	6213	1.94	492	7540	2.19	526
4273	1.65	453	5037	9.81	750	6214	1.07	374	7580	2.14	519
4279	1.81	474	5040	7.83	750	6216 X	4.37	750	7590	2.32	543
4283	1.19	391	5057	3.04	640	6217	3.47	698	7600	3.86	750
4299	1.52	435	5059	13.12	750	6229	3.40	689	7605	1.63	450
4304	4.07	750	5102	4.09	750	6233	1.79	472	7610	1.46	427
4307	1.26	400	5146	3.39	688	6235	3.94	750	7705	3.55	709
4351	0.62	314	5160	2.08	511	6236	5.73	750	7710	2.48	565
4352	1.30	406	5183	2.76	603	6237	1.09	377	7711	2.48	565
4360	1.05	372	5188	2.54	573	6251 D	4.82	750	7720	1.82	476
4361	1.24	397	5190	2.19	526	6252 D	3.15	655	7855	2.94	627
4410	3.73	734	5191	0.59	310	6306	3.93	750	8001	1.46	427
4420	2.98	632	5192	2.08	511	6319	2.82	611	8002	1.47	428
4431	1.06	373	5213	3.95	750	6325	4.41	750	8006	1.51	434
4432	0.87	347	5215	4.69	750	6400	4.11	750	8008	0.87	347
4452	2.14	519	5221	3.40	689	6503	1.52	435	8010	1.68	457
4459	1.90	487	5222	7.11	750	6504	3.00	635	8013	0.35	277
4470	1.56	441	5223	4.48	750	6811	4.05	750	8015	0.60	311
4484	1.81	474	5348	3.08	646	6834	2.51	569	8017	1.32	408
4493	1.90	487	5402	2.94	627	6836	2.71	596	8018	1.88	484
4511	0.55	304	5403	4.87	750	6854	3.55	709	8021	2.08	511
4557	1.41	420	5437	4.45	750	6882	2.51	569	8031	2.14	519
4558	1.39	418	5443	3.91	750	6884	3.62	719	8032	1.45	426

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8033	1.92	489	8742	0.39	283	9178	5.41	750			
8037	1.89	485	8745	4.16	750	9179	14.46	750			
8039	0.98	362	8748	0.53	302	9180	3.91	750			
8044	2.00	500	8755	0.31	272	9182	1.41	420			
8045	0.54	303	8799	0.58	308	9186	10.68	750			
8046	1.59	445	8800	1.77	469	9220	3.68	727			
8047	0.71	326	8803	0.06	238	9402	3.77	739			
8058	2.26	535	8810	0.19	256	9403	4.38	750			
8072	0.55	304	8820	0.16	252	9410	2.12	516			
8102	2.03	504	8824	2.64	586	9501	2.22	530			
8103	2.14	519	8825	1.60	446	9505	2.82	611			
8106	4.02	750	8826	1.62	449	9516	3.10	649			
8107	2.07	509	8829	2.06	508	9519	2.90	622			
8111	1.38	416	8831	1.10	379	9521	2.36	549			
8116	1.77	469	8832	0.28	268	9522	1.46	427			
8203	4.55	750	8833	0.96	360	9534	3.33	680			
8204	2.79	607	8835	1.42	422	9554	8.16	750			
8209	3.26	670	8842	1.86	481	9586	0.44	289			
8215	2.98	632	8855	0.16	252	9600	1.79	472			
8227	3.15	655	8856	0.55	304	9620	0.96	360			
8232	3.60	716	8864	1.27	401						
8233	2.19	526	8868	0.41	285						
8235	3.41	690	8869	1.05	372						
8236 X	4.58	750	8871	0.08	241						
8263	4.48	750	8901	0.28	268						
8264	3.66	724	9012	0.98	362						
8265	4.82	750	9014	2.20	527						
8279	4.57	750	9015	2.37	550						
8288	6.75	750	9016	1.96	495						
8291	2.64	586	9019	1.62	449						
8292	2.37	550	9033	1.79	472						
8293	6.22	750	9040	3.25	669						
8304	6.19	750	9044	1.31	407						
8350	4.27	750	9052	1.57	442						
8370 X	3.66	724	9058	1.13	383						
8380	1.69	458	9060	1.43	423						
8381	1.53	437	9061	1.04	370						
8385	1.84	478	9062	1.35	412						
8392	1.55	439	9063	0.72	327						
8393 X	1.18	389	9082	1.04	370						
8500	4.85	750	9083	1.04	370						
8601	0.37	280	9084	1.36	414						
8602	1.42	422	9088	-	230						
8603	0.10	244	9089	0.83	342						
8606	1.85	480	9093	1.10	379						
8719	1.89	485	9101	2.48	565						
8720 X	0.82	341	9102	2.05	507						
8721	0.28	268	9154	1.12	381						
8723	0.20	257	9156	2.05	507						
8725	2.23	531	9170	8.38	750						

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Per Capita Classifications				Maritime Classifications				Federal Classifications							
0908	P	114.00	750	7016	M	1.97	496	6801	F	3.41	690				
0913	P	399.00	750	7024	M	2.19	526	6824	F	8.38	750				
				7038	M	4.39	750	6826	F	4.60	750				
				7046	M	7.56	750	6843	F	6.69	750				
a Rated Classifications				7047	M	3.20	662	6845	F	4.92	750				
9088	a	a	a	7050	M	7.17	750	6872	F	8.95	750				
				7090	M	4.88	750	6874	F	14.09	750				
				7098	M	8.40	750	7309	F	10.21	750				
				7099	M	12.31	750	7313	F	3.65	723				
				7151	M	2.38	551	7317	F	8.43	750				
				7152	M	3.89	750	7327	F	17.75	750				
				7153	M	2.66	589	7350	F	11.17	750				
				7333	M	2.47	563	8709	F	4.79	750				
				7335	M	2.74	600	8726	F	2.14	519				
				7337	M	4.02	750	9077	F	2.47	563				
				7394	M	2.78	605	Underground Coal Mine Classifications							
				7395	M	3.09	647								
				7398	M	4.52	750								
				8734	M	0.52	300								
				8737	M	0.47	293	1016	X*	8.02	750				
				8738	M	0.76	333								
				8805	M	0.25	264								
				8814	M	0.23	261								
				8815	M	0.38	281								
				6702	M*	3.57	712								
				6703	M*	5.82	750								
				6704	M*	3.96	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	0.16	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S
1164D	0.03	S
1165D	0.02	S

S=Silica

Disease		
Code No.	Loading	Symbol
1624D	0.01	S
1710D	0.02	S
1803D	0.13	S
3081D	0.03	S
3082D	0.03	S
3085D	0.02	S

Disease		
Code No.	Loading	Symbol
4024D	0.01	S
5508D	0.02	S
6251D	0.01	S
6252D	0.02	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:

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	4.4%	3.7%	3.4%	2.3%	1.7%	1.2%	1.1%
\$1,000	7.2%	6.2%	5.7%	3.9%	2.9%	2.2%	1.9%
\$1,500	9.4%	8.1%	7.4%	5.2%	4.0%	3.0%	2.6%
\$2,000	11.1%	9.7%	8.8%	6.2%	4.8%	3.7%	3.1%
\$2,500	12.6%	11.0%	10.0%	7.1%	5.6%	4.3%	3.7%
\$5,000	18.1%	16.0%	14.5%	10.7%	8.8%	6.9%	5.9%
\$10,000	25.6%	22.6%	20.7%	16.0%	13.4%	10.9%	9.4%

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.