

NEW MEXICO FOUNDATION 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	5.35	750	2041	4.99	750	2714	8.34	750	3224	5.15	750
0008	4.86	750	2065	2.83	612	2721 X	14.24	750	3227	3.97	750
0016	8.80	750	2070	7.31	750	2722 X	5.17	750	3240	4.15	750
0034	5.51	750	2081	6.09	750	2731	9.07	750	3241	4.97	750
0035	5.37	750	2089	7.78	750	2735	7.80	750	3255	3.72	733
0036	8.47	750	2095	5.33	750	2759	10.86	750	3257	4.39	750
0037	9.27	750	2105	6.29	750	2790	2.59	579	3270	4.15	750
0042	9.29	750	2110	3.61	717	2797	5.82	750	3300	7.31	750
0050	8.87	750	2111	8.38	750	2799	9.96	750	3303	4.99	750
0059 D	0.36	278	2112	10.12	750	2802	7.09	750	3307	6.40	750
0065 D	0.07	239	2114	5.26	750	2835	4.70	750	3315	7.07	750
0066 D	0.07	239	2121	2.30	540	2836	3.95	750	3334	4.21	750
0067 D	0.07	239	2130	3.37	684	2841	6.31	750	3336	6.31	750
0079	4.86	750	2131	4.01	750	2881	4.59	750	3365	7.42	750
0083	12.06	750	2143	4.75	750	2883	6.00	750	3372	5.93	750
0106	23.65	750	2157	7.96	750	2915	4.95	750	3373	7.36	750
0113	7.13	750	2172	2.52	570	2916	7.89	750	3383	2.56	576
0170	5.28	750	2174	4.77	750	2923	3.59	714	3385	1.36	414
0251	6.15	750	2211	13.53	750	2960	18.52	750	3400	5.71	750
0401	18.61	750	2220	3.70	730	3004	3.23	666	3507	4.12	750
0771 N	0.60	311	2286	8.74	750	3018	4.93	750	3515	4.28	750
0917	7.73	750	2288	6.87	750	3022	5.73	750	3548	2.16	522
0918 X*	2.27	537	2302	3.05	642	3027	5.33	750	3559	4.03	750
1005 *	5.86	750	2305	3.41	690	3028	5.46	750	3574	1.89	486
1164 D	7.65	750	2361	3.59	714	3030	13.57	750	3581	1.52	435
1165 D	4.86	750	2362	2.79	606	3040	8.65	750	3612	3.59	714
1320	2.45	561	2380	4.24	750	3041	6.80	750	3620	6.55	750
1322	14.87	750	2388	2.25	534	3042	6.73	750	3629	3.32	678
1430	8.02	750	2402	4.24	750	3064	7.00	750	3632	4.12	750
1438	8.74	750	2413	3.81	745	3076	5.62	750	3634	2.76	603
1452	5.13	750	2416	3.01	636	3081 D	7.82	750	3635	4.24	750
1463	23.23	750	2417	2.32	543	3082 D	7.27	750	3638	2.54	573
1472	4.73	750	2501	4.59	750	3085 D	6.66	750	3642	2.41	555
1624 D	7.71	750	2503	2.32	543	3110	7.29	750	3643	2.96	630
1642	4.61	750	2570	5.82	750	3111	3.97	750	3647	3.63	720
1654	8.63	750	2585	6.29	750	3113	3.34	681	3648	2.50	567
1699	5.57	750	2586	3.74	736	3114	4.41	750	3681	1.36	414
1701	4.64	750	2587	3.39	687	3118	3.01	636	3685	1.65	453
1710 D	11.10	750	2589	3.63	720	3119	1.56	441	3719	2.18	525
1747	3.19	660	2600	6.71	750	3122	3.57	711	3724	5.64	750
1748	8.45	750	2623	12.93	750	3126	2.50	567	3726	6.62	750
1803 D	11.41	750	2651	2.03	504	3131	2.85	615	3803	3.32	678
1924	3.30	675	2660	3.54	708	3132	4.81	750	3807	3.81	745
1925	5.48	750	2670	5.33	750	3145	3.70	730	3808	5.91	750
2002	4.44	750	2683	3.54	708	3146	4.17	750	3821	10.70	750
2003	9.83	750	2688	5.39	750	3169	5.17	750	3822	5.66	750
2014	9.29	750	2701	19.90	750	3179	5.10	750	3824	6.89	750
2016	4.03	750	2702	28.46	750	3180	4.19	750	3826	1.47	429
2021	4.24	750	2709	18.41	750	3188	3.17	657	3827	3.70	730
2039	3.72	733	2710	14.09	750	3220	2.72	597	3830	1.43	423

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3851	5.10	750	4568	3.68	727	5445	9.94	750	7133	4.68	750
3865	2.79	606	4581	1.52	435	5462	10.43	750	7219 X	11.95	750
3881	6.40	750	4583	8.09	750	5472	9.18	750	7222	15.85	750
4000	12.28	750	4611	1.92	489	5473	14.24	750	7225	11.15	750
4021	6.55	750	4635	4.28	750	5474	11.19	750	7230	11.79	750
4024 D	5.19	750	4653	2.79	606	5478	6.40	750	7231	11.86	750
4034	11.08	750	4665	9.94	750	5479	10.10	750	7232	12.08	750
4036	3.43	693	4670	13.31	750	5480	9.99	750	7360	9.16	750
4038	4.97	750	4683	6.64	750	5491	3.54	708	7370	8.76	750
4062 X	3.48	699	4686	3.52	705	5506	13.08	750	7380	9.87	750
4101	4.35	750	4692	1.36	414	5507	6.71	750	7382	7.36	750
4109	0.78	335	4693	1.60	447	5508 D	13.24	750	7390	8.14	750
4110	1.32	408	4703	3.59	714	5535	11.57	750	7402	0.58	308
4111	2.39	552	4717	3.41	690	5537	7.94	750	7403	8.94	750
4114	10.45	750	4720	4.48	750	5551	31.94	750	7405 N	1.83	477
4130	6.40	750	4740	1.23	396	5606	1.60	447	7420	35.37	750
4131	7.33	750	4741	3.83	748	5610	8.51	750	7421	1.47	429
4133	3.39	687	4743 X	0.98	362	5645	22.51	750	7422	2.96	630
4149	0.98	362	4751	3.10	648	5703	26.32	750	7425	4.70	750
4206	4.35	750	4771 N	3.41	690	5705	31.47	750	7431 N	1.58	444
4207	3.03	639	4777	5.48	750	5951	0.71	326	7445 N	0.98	362
4239	4.86	750	4825	1.74	465	6003	10.88	750	7453 N	0.85	344
4240	5.15	750	4828	2.76	603	6005	5.22	750	7502	4.06	750
4243	3.30	675	4829	3.17	657	6018	5.22	750	7515	2.74	600
4244	5.08	750	4902	5.95	750	6045	7.09	750	7520	9.05	750
4250	2.79	606	4923	1.36	414	6204	13.60	750	7538	11.32	750
4251	4.21	750	5020	13.86	750	6206	6.71	750	7539	2.34	546
4263	4.32	750	5022	12.82	750	6213	5.59	750	7540	5.06	750
4273	3.70	730	5037	22.74	750	6214	2.63	585	7580	5.80	750
4279	4.35	750	5040	23.00	750	6216 X	11.15	750	7590	5.24	750
4283	2.94	627	5057	6.89	750	6217	8.09	750	7600	9.63	750
4299	3.39	687	5059	30.16	750	6229	7.02	750	7605	3.70	730
4304	9.92	750	5102	8.54	750	6233	3.95	750	7610	3.86	750
4307	2.65	588	5146	6.64	750	6235	9.41	750	7705	9.14	750
4351	1.40	420	5160	4.93	750	6236	16.34	750	7710	5.44	750
4352	3.17	657	5183	6.60	750	6237	2.63	585	7711	5.44	750
4360	2.54	573	5188	5.55	750	6251 D	10.30	750	7720	4.32	750
4361	3.21	663	5190	4.97	750	6252 D	7.71	750	7855	6.98	750
4410	10.74	750	5191	1.27	402	6306	8.49	750	8001	3.14	654
4420	6.98	750	5192	4.61	750	6319	6.51	750	8002	3.25	669
4431	2.50	567	5213	9.16	750	6325	11.23	750	8006	3.50	702
4432	2.12	516	5215	10.43	750	6400	9.05	750	8008	1.96	495
4452	5.28	750	5221	7.29	750	6503	3.52	705	8010	4.08	750
4459	4.12	750	5222	16.47	750	6504	7.13	750	8013	0.80	338
4470	3.32	678	5223	10.30	750	6811	10.28	750	8015	1.25	399
4484	4.03	750	5348	6.95	750	6834	6.11	750	8017	3.30	675
4493	4.37	750	5402	6.69	750	6836	5.95	750	8018	4.30	750
4511	1.25	399	5403	10.19	750	6854	7.76	750	8021	4.75	750
4557	3.28	672	5437	10.10	750	6882	6.04	750	8031	4.03	750
4558	3.45	696	5443	9.67	750	6884	8.96	750	8032	3.32	678

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8033	4.48	750	8742	0.91	353	9178	13.60	750			
8037	4.35	750	8745	10.52	750	9179	37.22	750			
8039	2.27	537	8748	1.05	371	9180	9.05	750			
8044	4.35	750	8755	0.74	329	9182	3.66	724			
8045	1.00	365	8799	1.45	426	9186	25.48	750			
8046	3.57	711	8800	4.21	750	9220	8.07	750			
8047	1.56	441	8803	0.16	251	9402	8.87	750			
8058	5.53	750	8810	0.45	290	9403	9.50	750			
8072	1.38	417	8820	0.36	278	9410	4.75	750			
8102	5.02	750	8824	6.31	750	9501	5.59	750			
8103	5.19	750	8825	2.92	624	9505	5.82	750			
8106	9.18	750	8826	4.24	750	9516	7.33	750			
8107	4.26	750	8829	5.13	750	9519	6.13	750			
8111	3.37	684	8831	2.70	594	9521	5.48	750			
8116	4.28	750	8832	0.65	317	9522	3.50	702			
8203	10.92	750	8833	2.36	549	9534	7.44	750			
8204	6.37	750	8835	3.39	687	9554	20.42	750			
8209	7.94	750	8842	4.46	750	9586	1.16	386			
8215	7.18	750	8855	0.36	278	9600	4.10	750			
8227	7.62	750	8856	1.11	380	9620	2.23	531			
8232	8.09	750	8864	3.03	639						
8233	4.73	750	8868	0.89	350						
8235	6.75	750	8869	2.34	546						
8236 X	11.35	750	8871	0.20	257						
8263	9.74	750	8901	0.62	314						
8264	7.69	750	9012	2.47	564						
8265	11.48	750	9014	5.22	750						
8279	10.01	750	9015	5.31	750						
8288	17.72	750	9016	4.52	750						
8291	6.17	750	9019	3.19	660						
8292	5.35	750	9033	4.19	750						
8293	13.69	750	9040	7.82	750						
8304	16.20	750	9044	3.39	687						
8350	9.52	750	9052	3.59	714						
8370 X	8.29	750	9058	2.47	564						
8380	3.63	720	9060	3.74	736						
8381	3.17	657	9061	2.36	549						
8385	4.37	750	9062	3.37	684						
8392	3.41	690	9063	2.01	501						
8393 X	3.01	636	9082	2.25	534						
8500	9.79	750	9083	2.63	585						
8601	0.87	347	9084	3.57	711						
8602	2.92	624	9088	-	230						
8603	0.20	257	9089	1.94	492						
8606	4.32	750	9093	2.54	573						
8719	4.64	750	9101	5.51	750						
8720 X	1.94	492	9102	4.81	750						
8721	0.62	314	9154	2.63	585						
8723	0.45	290	9156	3.97	750						
8725	5.02	750	9170	17.85	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 245.19 750				7016 M 4.41 750			6801 F 7.18 750								
0913 P 896.06 750				7024 M 4.90 750			6824 F 18.63 750								
				7038 M 10.16 750			6826 F 10.10 750								
				7046 M 18.32 750			6843 F 13.53 750								
				7047 M 7.22 750			6845 F 10.97 750								
a Rated Classifications															
9088 a a a				7050 M 16.63 750			6872 F 20.42 750								
				7090 M 11.30 750			6874 F 29.91 750								
				7098 M 20.35 750			7309 F 22.82 750								
				7099 M 29.94 750			7313 F 7.76 750								
				7151 M 5.68 750			7317 F 19.08 750								
				7152 M 9.29 750			7327 F 38.12 750								
				7153 M 6.33 750			7350 F 25.97 750								
				7333 M 5.71 750			8709 F 10.48 750								
				7335 M 6.33 750			8726 F 4.79 750								
				7337 M 9.32 750			9077 F 5.26 750								
				7394 M 6.53 750											
				7395 M 7.24 750											
				7398 M 10.65 750											
				8734 M 1.23 396											
				8737 M 1.11 380			1016 X* 15.02 750								
				8738 M 1.81 474											
				8805 M 0.60 311											
8814 M 0.53 302															
8815 M 0.89 350															
6702 M* 8.45 750															
6703 M* 13.82 750															
6704 M* 9.38 750															

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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	0.36	S
0065D	0.07	S
0066D	0.07	S
0067D	0.07	S
1164D	0.07	S
1165D	0.04	S

S=Silica

Disease		
Code No.	Loading	Symbol
1624D	0.02	S
1710D	0.04	S
1803D	0.29	S
3081D	0.07	S
3082D	0.09	S
3085D	0.07	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	1.9%	1.5%	1.4%	1.0%	0.7%	0.5%	0.4%
\$1,000	3.1%	2.6%	2.4%	1.7%	1.3%	0.9%	0.9%
\$1,500	4.0%	3.5%	3.2%	2.2%	1.7%	1.3%	1.1%
\$2,000	4.8%	4.1%	3.8%	2.7%	2.1%	1.6%	1.4%
\$2,500	5.4%	4.7%	4.3%	3.1%	2.5%	1.9%	1.7%
\$5,000	7.9%	6.8%	6.3%	4.7%	3.8%	3.0%	2.6%
\$10,000	11.1%	9.7%	9.0%	7.0%	5.8%	4.8%	4.1%

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.