

NEW MEXICO FOUNDATION 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	5.46	750	2041	4.52	750	2714	7.65	750	3224	4.79	750
0008	4.77	750	2065	2.83	612	2721 X	13.51	750	3227	4.15	750
0016	8.69	750	2070	7.47	750	2722 X	4.77	750	3240	4.32	750
0034	5.59	750	2081	5.37	750	2731	8.54	750	3241	4.79	750
0035	5.46	750	2089	7.56	750	2735	7.20	750	3255	3.57	711
0036	8.02	750	2095	5.37	750	2759	10.48	750	3257	4.28	750
0037	8.51	750	2105	6.00	750	2790	2.52	570	3270	4.28	750
0042	8.76	750	2110	3.39	687	2797	6.00	750	3300	7.07	750
0050	8.63	750	2111	7.65	750	2799	9.61	750	3303	4.39	750
0059 D	0.36	278	2112	8.05	750	2802	7.18	750	3307	6.00	750
0065 D	0.07	239	2114	5.17	750	2835	4.35	750	3315	6.35	750
0066 D	0.07	239	2121	2.12	516	2836	3.99	750	3334	3.88	750
0067 D	0.07	239	2130	3.21	663	2841	6.04	750	3336	5.48	750
0079	4.77	750	2131	3.54	708	2881	4.73	750	3365	7.13	750
0083	11.39	750	2143	4.70	750	2883	5.71	750	3372	5.53	750
0106	19.15	750	2157	7.56	750	2915	5.39	750	3373	7.00	750
0113	7.02	750	2172	2.50	567	2916	6.64	750	3383	2.52	570
0170	4.84	750	2174	4.41	750	2923	3.43	693	3385	1.29	405
0251	6.20	750	2211	12.28	750	2960	21.02	750	3400	5.57	750
0401	17.41	750	2220	3.41	690	3004	2.83	612	3507	4.39	750
0771 N	0.65	317	2286	8.20	750	3018	4.97	750	3515	3.95	750
0917	7.40	750	2288	6.11	750	3022	5.84	750	3548	1.96	495
0918 X*	2.03	504	2302	2.85	615	3027	4.66	750	3559	3.92	750
1005 *	6.98	750	2305	3.39	687	3028	5.26	750	3574	2.25	534
1164 D	6.89	750	2361	3.39	687	3030	12.68	750	3581	1.52	435
1165 D	4.66	750	2362	2.88	618	3040	8.49	750	3612	3.21	663
1320	2.43	558	2380	3.86	750	3041	6.11	750	3620	5.95	750
1322	14.27	750	2388	2.16	522	3042	6.40	750	3629	2.88	618
1430	7.80	750	2402	4.24	750	3064	6.31	750	3632	4.10	750
1438	8.51	750	2413	3.68	727	3076	5.28	750	3634	2.76	603
1452	4.24	750	2416	2.92	624	3081 D	7.62	750	3635	4.03	750
1463	19.73	750	2417	2.10	513	3082 D	7.16	750	3638	2.63	585
1472	4.50	750	2501	3.92	750	3085 D	6.40	750	3642	2.32	543
1624 D	6.33	750	2503	2.41	555	3110	6.78	750	3643	2.88	618
1642	4.10	750	2570	5.80	750	3111	3.88	750	3647	3.79	742
1654	8.18	750	2585	5.73	750	3113	3.23	666	3648	2.45	561
1699	5.28	750	2586	3.92	750	3114	4.59	750	3681	1.25	399
1701	4.79	750	2587	3.23	666	3118	3.01	636	3685	1.56	441
1710 D	10.08	750	2589	3.50	702	3119	1.45	426	3719	2.14	519
1747	3.14	654	2600	6.51	750	3122	3.41	690	3724	5.44	750
1748	8.05	750	2623	12.33	750	3126	2.36	549	3726	5.77	750
1803 D	11.48	750	2651	2.41	555	3131	2.85	615	3803	3.21	663
1924	3.54	708	2660	3.63	720	3132	4.68	750	3807	3.61	717
1925	5.24	750	2670	4.73	750	3145	3.54	708	3808	5.71	750
2002	4.66	750	2683	3.63	720	3146	4.12	750	3821	10.65	750
2003	8.58	750	2688	5.08	750	3169	4.55	750	3822	5.46	750
2014	8.49	750	2701	20.06	750	3179	4.44	750	3824	6.62	750
2016	4.44	750	2702	26.97	750	3180	3.97	750	3826	1.56	441
2021	4.12	750	2709	17.07	750	3188	3.41	690	3827	3.57	711
2039	3.97	750	2710	14.09	750	3220	2.70	594	3830	1.49	432

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3851	4.52	750	4568	3.43	693	5445	10.34	750	7133	4.39	750
3865	2.65	588	4581	1.52	435	5462	9.94	750	7219 X	11.68	750
3881	5.80	750	4583	7.42	750	5472	9.52	750	7222	14.24	750
4000	10.01	750	4611	1.67	456	5473	14.76	750	7225	10.43	750
4021	6.15	750	4635	4.35	750	5474	10.03	750	7230	11.70	750
4024 D	5.17	750	4653	2.54	573	5478	6.51	750	7231	12.30	750
4034	11.01	750	4665	10.10	750	5479	10.28	750	7232	11.01	750
4036	3.25	669	4670	12.13	750	5480	9.36	750	7360	7.44	750
4038	4.50	750	4683	6.20	750	5491	3.34	681	7370	8.16	750
4062 X	3.74	736	4686	3.54	708	5506	11.95	750	7380	9.03	750
4101	4.41	750	4692	1.34	411	5507	6.55	750	7382	6.71	750
4109	0.71	326	4693	1.54	438	5508 D	11.86	750	7390	7.94	750
4110	1.25	399	4703	3.21	663	5535	10.92	750	7402	0.56	305
4111	2.36	549	4717	3.21	663	5537	7.76	750	7403	8.16	750
4114	9.09	750	4720	4.77	750	5551	27.46	750	7405 N	1.92	489
4130	5.75	750	4740	1.34	411	5606	1.52	435	7420	29.53	750
4131	7.27	750	4741	3.59	714	5610	8.43	750	7421	1.47	429
4133	3.54	708	4743 X	1.18	389	5645	20.28	750	7422	2.50	567
4149	1.00	365	4751	2.85	615	5703	25.43	750	7425	4.06	750
4206	4.21	750	4771 N	3.68	727	5705	28.51	750	7431 N	1.47	429
4207	3.03	639	4777	5.31	750	5951	0.67	320	7445 N	1.03	368
4239	4.39	750	4825	1.54	438	6003	10.21	750	7453 N	0.80	338
4240	5.57	750	4828	2.65	588	6005	4.79	750	7502	3.59	714
4243	3.41	690	4829	2.67	591	6018	4.68	750	7515	2.54	573
4244	4.90	750	4902	5.24	750	6045	6.69	750	7520	7.04	750
4250	2.67	591	4923	1.34	411	6204	12.68	750	7538	10.54	750
4251	4.10	750	5020	12.71	750	6206	6.35	750	7539	2.34	546
4263	4.39	750	5022	11.95	750	6213	4.32	750	7540	4.88	750
4273	3.68	727	5037	21.87	750	6214	2.39	552	7580	4.77	750
4279	4.03	750	5040	17.45	750	6216 X	9.74	750	7590	5.17	750
4283	2.65	588	5057	6.78	750	6217	7.73	750	7600	8.60	750
4299	3.39	687	5059	29.24	750	6229	7.58	750	7605	3.63	720
4304	9.07	750	5102	9.12	750	6233	3.99	750	7610	3.25	669
4307	2.81	609	5146	7.56	750	6235	8.78	750	7705	7.91	750
4351	1.38	417	5160	4.64	750	6236	12.77	750	7710	5.53	750
4352	2.90	621	5183	6.15	750	6237	2.43	558	7711	5.53	750
4360	2.34	546	5188	5.66	750	6251 D	10.74	750	7720	4.06	750
4361	2.76	603	5190	4.88	750	6252 D	7.02	750	7855	6.55	750
4410	8.31	750	5191	1.32	408	6306	8.76	750	8001	3.25	669
4420	6.64	750	5192	4.64	750	6319	6.29	750	8002	3.28	672
4431	2.36	549	5213	8.80	750	6325	9.83	750	8006	3.37	684
4432	1.94	492	5215	10.45	750	6400	9.16	750	8008	1.94	492
4452	4.77	750	5221	7.58	750	6503	3.39	687	8010	3.74	736
4459	4.24	750	5222	15.85	750	6504	6.69	750	8013	0.78	335
4470	3.48	699	5223	9.99	750	6811	9.03	750	8015	1.34	411
4484	4.03	750	5348	6.87	750	6834	5.59	750	8017	2.94	627
4493	4.24	750	5402	6.55	750	6836	6.04	750	8018	4.19	750
4511	1.23	396	5403	10.86	750	6854	7.91	750	8021	4.64	750
4557	3.14	654	5437	9.92	750	6882	5.59	750	8031	4.77	750
4558	3.10	648	5443	8.72	750	6884	8.07	750	8032	3.23	666

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8033	4.28	750	8742	0.87	347	9178	12.06	750			
8037	4.21	750	8745	9.27	750	9179	32.23	750			
8039	2.18	525	8748	1.18	389	9180	8.72	750			
8044	4.46	750	8755	0.69	323	9182	3.14	654			
8045	1.20	392	8799	1.29	405	9186	23.81	750			
8046	3.54	708	8800	3.95	750	9220	8.20	750			
8047	1.58	444	8803	0.13	248	9402	8.40	750			
8058	5.04	750	8810	0.42	287	9403	9.76	750			
8072	1.23	396	8820	0.36	278	9410	4.73	750			
8102	4.52	750	8824	5.88	750	9501	4.95	750			
8103	4.77	750	8825	3.57	711	9505	6.29	750			
8106	8.96	750	8826	3.61	717	9516	6.91	750			
8107	4.61	750	8829	4.59	750	9519	6.46	750			
8111	3.08	645	8831	2.45	561	9521	5.26	750			
8116	3.95	750	8832	0.62	314	9522	3.25	669			
8203	10.14	750	8833	2.14	519	9534	7.42	750			
8204	6.22	750	8835	3.17	657	9554	18.19	750			
8209	7.27	750	8842	4.15	750	9586	0.98	362			
8215	6.64	750	8855	0.36	278	9600	3.99	750			
8227	7.02	750	8856	1.23	396	9620	2.14	519			
8232	8.02	750	8864	2.83	612						
8233	4.88	750	8868	0.91	353						
8235	7.60	750	8869	2.34	546						
8236 X	10.21	750	8871	0.18	254						
8263	9.99	750	8901	0.62	314						
8264	8.16	750	9012	2.18	525						
8265	10.74	750	9014	4.90	750						
8279	10.19	750	9015	5.28	750						
8288	15.05	750	9016	4.37	750						
8291	5.88	750	9019	3.61	717						
8292	5.28	750	9033	3.99	750						
8293	13.86	750	9040	7.24	750						
8304	13.80	750	9044	2.92	624						
8350	9.52	750	9052	3.50	702						
8370 X	8.16	750	9058	2.52	570						
8380	3.77	739	9060	3.19	660						
8381	3.41	690	9061	2.32	543						
8385	4.10	750	9062	3.01	636						
8392	3.45	696	9063	1.60	447						
8393 X	2.63	585	9082	2.32	543						
8500	10.81	750	9083	2.32	543						
8601	0.82	341	9084	3.03	639						
8602	3.17	657	9088	-	230						
8603	0.22	260	9089	1.85	480						
8606	4.12	750	9093	2.45	561						
8719	4.21	750	9101	5.53	750						
8720 X	1.83	477	9102	4.57	750						
8721	0.62	314	9154	2.50	567						
8723	0.45	290	9156	4.57	750						
8725	4.97	750	9170	18.68	750						

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Per Capita Classifications				Maritime Classifications				Federal Classifications							
0908	P	254.11	750	7016	M	4.39	750	6801	F	7.60	750				
0913	P	889.37	750	7024	M	4.88	750	6824	F	18.68	750				
				7038	M	9.79	750	6826	F	10.25	750				
				7046	M	16.85	750	6843	F	14.91	750				
a Rated Classifications				7047	M	7.13	750	6845	F	10.97	750				
9088	a	a	a	7050	M	15.98	750	6872	F	19.95	750				
				7090	M	10.88	750	6874	F	31.41	750				
				7098	M	18.72	750	7309	F	22.76	750				
				7099	M	27.44	750	7313	F	8.14	750				
				7151	M	5.31	750	7317	F	18.79	750				
				7152	M	8.67	750	7327	F	39.56	750				
				7153	M	5.93	750	7350	F	24.90	750				
				7333	M	5.51	750	8709	F	10.68	750				
				7335	M	6.11	750	8726	F	4.77	750				
				7337	M	8.96	750	9077	F	5.51	750				
				7394	M	6.20	750	Underground Coal Mine Classifications							
				7395	M	6.89	750								
				7398	M	10.08	750								
				8734	M	1.16	386								
				8737	M	1.05	371	1016	X*	17.88	750				
				8738	M	1.69	459								
				8805	M	0.56	305								
				8814	M	0.51	299								
				8815	M	0.85	344								
				6702	M*	7.96	750								
				6703	M*	12.97	750								
				6704	M*	8.83	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	0.07	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:

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	2.0%	1.7%	1.5%	1.0%	0.8%	0.5%	0.5%
\$1,000	3.2%	2.8%	2.6%	1.7%	1.3%	1.0%	0.9%
\$1,500	4.2%	3.6%	3.3%	2.3%	1.8%	1.3%	1.2%
\$2,000	5.0%	4.4%	3.9%	2.8%	2.2%	1.7%	1.4%
\$2,500	5.7%	4.9%	4.5%	3.2%	2.5%	1.9%	1.7%
\$5,000	8.1%	7.2%	6.5%	4.8%	3.9%	3.1%	2.6%
\$10,000	11.5%	10.1%	9.3%	7.2%	6.0%	4.9%	4.2%

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.