

NEW MEXICO FOUNDATION 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	5.35	750	2041	4.10	750	2714	7.07	750	3224	4.55	750
0008	4.24	750	2065	2.54	573	2721 X	12.79	750	3227	3.99	750
0016	8.00	750	2070	6.87	750	2722 X	4.37	750	3240	4.28	750
0034	5.44	750	2081	4.90	750	2731	7.58	750	3241	4.30	750
0035	5.24	750	2089	7.24	750	2735	6.44	750	3255	3.41	690
0036	7.09	750	2095	5.37	750	2759	9.67	750	3257	4.46	750
0037	7.27	750	2105	5.57	750	2790	2.36	549	3270	4.30	750
0042	7.91	750	2110	3.10	648	2797	5.46	750	3300	6.42	750
0050	7.96	750	2111	6.40	750	2799	8.83	750	3303	3.83	748
0059 D	0.33	275	2112	6.80	750	2802	6.78	750	3307	5.35	750
0065 D	0.07	239	2114	4.66	750	2835	3.77	739	3315	5.66	750
0066 D	0.07	239	2121	2.01	501	2836	3.86	750	3334	3.57	711
0067 D	0.07	239	2130	2.88	618	2841	5.91	750	3336	4.50	750
0079	4.24	750	2131	3.05	642	2881	4.39	750	3365	6.87	750
0083	10.88	750	2143	4.48	750	2883	5.26	750	3372	5.24	750
0106	15.78	750	2157	6.64	750	2915	5.42	750	3373	6.33	750
0113	6.69	750	2172	2.30	540	2916	5.66	750	3383	2.39	552
0170	4.41	750	2174	4.26	750	2923	3.08	645	3385	1.23	396
0251	5.46	750	2211	11.19	750	2960	16.65	750	3400	5.24	750
0401	19.68	750	2220	3.28	672	3004	2.56	576	3507	4.81	750
0771 N	0.65	317	2286	5.51	750	3018	4.48	750	3515	3.68	727
0917	6.64	750	2288	5.68	750	3022	5.66	750	3548	1.76	468
0918 X*	1.69	459	2302	2.54	573	3027	4.10	750	3559	3.83	748
1005 *	7.78	750	2305	3.39	687	3028	4.88	750	3574	2.25	534
1164 D	6.24	750	2361	3.08	645	3030	11.75	750	3581	1.60	447
1165 D	4.39	750	2362	2.81	609	3040	7.80	750	3612	2.83	612
1320	2.36	549	2380	3.43	693	3041	5.68	750	3620	4.95	750
1322	12.44	750	2388	2.05	507	3042	6.33	750	3629	2.43	558
1430	6.91	750	2402	4.12	750	3064	5.64	750	3632	3.79	742
1438	8.07	750	2413	3.66	724	3076	4.86	750	3634	2.47	564
1452	4.52	750	2416	2.63	585	3081 D	7.27	750	3635	3.99	750
1463	18.88	750	2417	1.89	486	3082 D	6.93	750	3638	2.65	588
1472	4.32	750	2501	3.57	711	3085 D	6.13	750	3642	2.10	513
1624 D	5.28	750	2503	2.10	513	3110	6.42	750	3643	2.76	603
1642	3.68	727	2570	5.33	750	3111	3.34	681	3647	3.68	727
1654	7.60	750	2585	5.19	750	3113	2.81	609	3648	2.41	555
1699	4.73	750	2586	3.81	745	3114	4.52	750	3681	1.09	377
1701	4.44	750	2587	2.99	633	3118	2.83	612	3685	1.38	417
1710 D	9.58	750	2589	3.25	669	3119	1.32	408	3719	1.96	495
1747	3.32	678	2600	5.93	750	3122	3.32	678	3724	5.28	750
1748	7.40	750	2623	11.10	750	3126	2.18	525	3726	5.19	750
1803 D	10.99	750	2651	2.52	570	3131	2.65	588	3803	3.39	687
1924	3.59	714	2660	3.79	742	3132	4.46	750	3807	3.41	690
1925	5.33	750	2670	4.52	750	3145	3.32	678	3808	5.39	750
2002	4.52	750	2683	3.70	730	3146	3.79	742	3821	9.72	750
2003	7.07	750	2688	4.52	750	3169	4.19	750	3822	5.33	750
2014	8.69	750	2701	19.64	750	3179	4.08	750	3824	6.04	750
2016	4.10	750	2702	25.59	750	3180	3.61	717	3826	1.43	423
2021	4.12	750	2709	14.62	750	3188	3.12	651	3827	3.34	681
2039	3.81	745	2710	13.13	750	3220	2.59	579	3830	1.49	432

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3851	3.92	750	4568	3.14	654	5472	8.72	750	7225 M	9.65	750
3865	2.52	570	4581	1.45	426	5473	14.96	750	7230 X	10.59	750
3881	5.59	750	4583	6.51	750	5474	9.03	750	7231	11.19	750
4000	8.78	750	4611	1.54	438	5478	5.84	750	7232	10.77	750
4021	5.88	750	4635	4.08	750	5479	9.65	750	7360 M	6.20	750
4024 D	5.48	750	4653	2.36	549	5480	8.56	750	7370 M	7.58	750
4034	9.96	750	4665	10.34	750	5491	3.17	657	7380 F	7.76	750
4036	3.17	657	4683	8.23	750	5506	10.19	750	7382	6.35	750
4038	3.99	750	4686	3.52	705	5507	5.84	750	7390	7.31	750
4062 X	3.79	742	4692	1.16	386	5535	9.54	750	7402 M	0.53	302
4101	4.03	750	4693	1.38	417	5537	7.18	750	7403 M	7.24	750
4109	0.67	320	4703	2.90	621	5551 D	25.08	750	7405 M	1.78	471
4110	1.25	399	4717	3.08	645	5606	1.54	438	7420	24.36	750
4111	2.30	540	4720	4.68	750	5610	7.56	750	7421	1.40	420
4114	7.22	750	4740	1.45	426	5645	20.80	750	7422 N	2.32	543
4130	5.04	750	4741	3.34	681	5703	23.40	750	7425	3.74	736
4131	7.65	750	4751	2.74	600	5705	24.47	750	7431	1.40	420
4133	3.21	663	4771 X	3.68	727	5951	0.62	314	7445	0.96	359
4149	0.98	362	4777	4.79	750	6003	9.74	750	7453	0.76	332
4206	3.99	750	4825 N	1.54	438	6005	4.26	750	7502 N	3.12	651
4207	2.81	609	4828	2.52	570	6018	4.50	750	7515 N	2.47	564
4239	4.17	750	4829	2.18	525	6045	6.04	750	7520 N	5.68	750
4240	5.64	750	4902	4.39	750	6204	10.92	750	7538	8.47	750
4243	3.23	666	4923	1.40	420	6206	5.51	750	7539	2.18	525
4244	4.37	750	5020	10.86	750	6213	3.77	739	7540	4.61	750
4250	2.59	579	5022	10.61	750	6214	2.14	519	7580	3.99	750
4251	3.77	739	5037	20.33	750	6216	8.76	750	7590	5.08	750
4263	4.21	750	5040	12.13	750	6217	6.89	750	7600	7.69	750
4273	3.52	705	5057	6.33	750	6229	7.16	750	7605	3.41	690
4279	3.99	750	5059	27.64	750	6233 X	3.83	748	7610	2.67	591
4283	2.41	555	5102	9.14	750	6235	7.85	750	7705	7.22	750
4299	3.23	666	5146	7.11	750	6236	11.50	750	7710	5.19	750
4304	8.76	750	5160	4.08	750	6237	2.34	546	7711	5.19	750
4307	2.56	576	5183	5.64	750	6251	9.76	750	7720	3.83	748
4351	1.27	402	5188	4.95	750	6252	6.37	750	7855	5.82	750
4352	2.83	612	5190	4.70	750	6306	8.27	750	8001	3.34	681
4360	2.67	591	5191	1.27	402	6319 D	5.62	750	8002	3.32	678
4361	2.27	537	5192	4.26	750	6325 D	8.20	750	8006	3.08	645
4410	6.75	750	5213	7.89	750	6400	8.47	750	8008	1.87	483
4420	6.04	750	5215	9.81	750	6503	3.28	672	8010	3.45	696
4431	2.21	528	5221	7.65	750	6504	6.40	750	8013	0.76	332
4432	1.72	462	5222	13.55	750	6811 M*	8.16	750	8015	1.27	402
4452	4.17	750	5223	8.94	750	6834	4.88	750	8017	2.52	570
4459	3.97	750	5348	6.58	750	6836 F	5.51	750	8018	4.08	750
4470	3.21	663	5402	7.04	750	6854	7.33	750	8021	4.37	750
4484	3.70	730	5403	10.01	750	6882	4.97	750	8031	4.57	750
4493	3.95	750	5437	9.79	750	6884 F	7.27	750	8032	3.05	642
4511	1.09	377	5443	8.25	750	7133 M	4.28	750	8033	3.90	750
4557	2.92	624	5445	9.43	750	7219 M	10.52	750	8037	3.48	699
4558	2.81	609	5462	9.01	750	7222 M	13.44	750	8039	2.03	504

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8044	4.19	750	8748	1.09	377	9220	8.16	750			
8045	1.34	411	8755	0.65	317	9402	7.53	750			
8046	3.25	669	8799	1.09	377	9403	9.47	750			
8047	1.47	429	8800	3.52	705	9410	4.28	750			
8058	4.81	750	8803	0.13	248	9501	4.77	750			
8072	1.09	377	8810	0.36	278	9505	5.77	750			
8102	3.90	750	8820 M	0.33	275	9516	5.84	750			
8103	4.32	750	8824 M	4.55	750	9519	6.37	750			
8106	9.14	750	8826	3.39	687	9521	4.90	750			
8107	4.66	750	8831	2.07	510	9522	3.10	648			
8111	2.70	594	8832	0.58	308	9534	8.09	750			
8116	3.70	730	8833	1.94	492	9554	15.96	750			
8203	9.18	750	8835	2.85	615	9586	0.82	341			
8204	6.04	750	8842	4.01	750	9600	3.83	748			
8209	6.91	750	8855	0.31	272	9620	2.25	534			
8215	5.84	750	8856	1.23	396						
8227	6.24	750	8864	2.67	591						
8232	7.71	750	8868	0.87	347						
8233	4.55	750	8869	2.14	519						
8235	7.38	750	8871	0.18	254						
8236	9.07	750	8901	0.56	305						
8263	9.29	750	9012	2.01	501						
8264	7.87	750	9014	4.57	750						
8265 X	9.58	750	9015	5.28	750						
8279	10.45	750	9016	4.41	750						
8288	13.35	750	9019	3.83	748						
8291	5.44	750	9033	3.81	745						
8292	5.97	750	9040	6.84	750						
8293	13.24	750	9044	2.54	573						
8304	12.30	750	9052	3.39	687						
8350	8.94	750	9058	2.39	552						
8353	8.94	750	9060	2.81	609						
8370	8.07	750	9061	2.12	516						
8380	3.45	696	9062	2.61	582						
8381 X	3.10	648	9063	1.47	429						
8385	3.68	727	9082	2.16	522						
8392	3.39	687	9083	1.92	489						
8393	2.65	588	9084	2.45	561						
8500	10.63	750	9089	1.72	462						
8601 X	0.76	332	9093	2.27	537						
8602	2.70	594	9101	5.37	750						
8603	0.22	260	9102 a	4.66	750						
8606	3.70	730	9154	2.72	597						
8719	3.63	720	9156	4.61	750						
8720 F	1.76	468	9170	16.96	750						
8721	0.60	311	9178	11.08	750						
8723 X	0.40	284	9179	32.77	750						
8725	4.97	750	9180	8.65	750						
8742 M	0.74	329	9182	3.03	639						
8745 M	8.05	750	9186	22.00	750						

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Per Capita Classifications				Maritime Classifications				Federal Classifications							
0908 P 242.96 750 0913 P 958.47 750				6702 7.07 750 6703 11.37 750 6704 7.85 750 7016 F 4.99 750 7024 5.55 750				6801 F 7.49 750 6824 F 16.61 750 6826 F 9.65 750 6843 F 15.69 750 6845 F 10.23 750							
a Rated Classifications															
9088 #N/A a a				7038 8.83 750 7046 M 15.56 750 7047 M 8.02 750 7050 M 14.20 750 7090 M 9.81 750 7098 M 17.30 750 7099 M 25.03 750 7151 M 5.19 750 7152 M 8.36 750 7153 5.77 750 7333 F 4.95 750 7335 F 5.51 750 7337 F 7.96 750 7394 5.86 750 7395 6.51 750 7398 9.43 750 8734 1.00 365 8737 F 0.89 350 8738 M 1.43 423 8805 0.49 296 8814 M 0.42 287 8815 0.69 323				6872 F 22.27 750 6874 F 30.16 750 7309 F 21.11 750 7313 F 8.02 750 7317 F 17.14 750 7327 F 38.36 750 7350 F 22.56 750 8709 F 10.25 750 8726 F 4.41 750 9077 #N/A 5.33 750							
								Underground Coal Mine Classifications							
								1016 X* 19.21 750							

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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	0.33	S
0065D	0.07	S
0066D	0.07	S
0067D	0.07	S
1164D	0.07	S

S=Silica

Disease		
Code No.	Loading	Symbol
1165D	0.04	S
1624D	0.02	S
1710D	0.04	S
1803D	0.27	S
3081D	0.07	S

Disease		
Code No.	Loading	Symbol
3082D	0.07	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	2.2%	1.8%	1.6%	1.1%	0.8%	0.5%	0.5%
\$1,000	3.6%	3.0%	2.7%	1.9%	1.4%	1.0%	0.9%
\$1,500	4.6%	3.9%	3.5%	2.5%	1.9%	1.3%	1.2%
\$2,000	5.5%	4.7%	4.2%	3.0%	2.3%	1.7%	1.5%
\$2,500	6.2%	5.3%	4.8%	3.4%	2.7%	2.0%	1.7%
\$5,000	8.7%	7.6%	6.8%	5.0%	4.1%	3.2%	2.8%
\$10,000	12.2%	10.6%	9.6%	7.5%	6.3%	5.0%	4.4%

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.