

NEW MEXICO SECURITY 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	3.44	695	2041	2.64	586	2714	4.55	750	3224	2.93	625
0008	2.73	598	2065	1.64	451	2721 X	8.24	750	3227	2.57	577
0016	5.15	750	2070	4.42	750	2722 X	2.81	610	3240	2.76	602
0034	3.50	703	2081	3.16	656	2731	4.88	750	3241	2.77	604
0035	3.37	685	2089	4.66	750	2735	4.15	750	3255	2.20	526
0036	4.56	750	2095	3.46	697	2759	6.23	750	3257	2.87	617
0037	4.68	750	2105	3.59	714	2790	1.52	435	3270	2.77	604
0042	5.09	750	2110	1.99	499	2797	3.52	705	3300	4.13	750
0050	5.12	750	2111	4.12	750	2799	5.68	750	3303	2.47	563
0059 D	0.22	259	2112	4.38	750	2802	4.36	750	3307	3.44	695
0065 D	0.04	236	2114	3.00	635	2835	2.43	557	3315	3.64	722
0066 D	0.04	236	2121	1.29	404	2836	2.48	565	3334	2.30	540
0067 D	0.04	236	2130	1.85	480	2841	3.80	743	3336	2.90	621
0079	2.73	598	2131	1.97	495	2881	2.83	612	3365	4.42	750
0083	7.00	750	2143	2.88	619	2883	3.39	687	3372	3.37	685
0106	10.16	750	2157	4.28	750	2915	3.49	701	3373	4.08	750
0113	4.31	750	2172	1.48	430	2916	3.64	722	3383	1.54	437
0170	2.84	614	2174	2.74	600	2923	1.98	497	3385	0.79	337
0251	3.52	705	2211	7.20	750	2960	10.72	750	3400	3.37	685
0401	12.67	750	2220	2.11	515	3004	1.65	453	3507	3.10	648
0771 N	0.42	286	2286	3.54	709	3018	2.88	619	3515	2.37	550
0917	4.28	750	2288	3.66	724	3022	3.64	722	3548	1.13	383
0918 X*	1.09	377	2302	1.64	451	3027	2.64	586	3559	2.47	563
1005 *	5.01	750	2305	2.18	524	3028	3.14	654	3574	1.45	426
1164 D	4.02	750	2361	1.98	497	3030	7.56	750	3581	1.03	369
1165 D	2.83	612	2362	1.81	474	3040	5.02	750	3612	1.82	476
1320	1.52	435	2380	2.21	528	3041	3.66	724	3620	3.19	660
1322	8.01	750	2388	1.32	408	3042	4.08	750	3629	1.56	441
1430	4.45	750	2402	2.65	588	3064	3.63	720	3632	2.44	559
1438	5.19	750	2413	2.35	548	3076	3.13	652	3634	1.59	445
1452	2.91	623	2416	1.69	459	3081 D	4.68	750	3635	2.57	577
1463	12.15	750	2417	1.22	395	3082 D	4.46	750	3638	1.71	461
1472	2.78	606	2501	2.30	540	3085 D	3.95	750	3642	1.35	412
1624 D	3.40	689	2503	1.35	412	3110	4.13	750	3643	1.78	470
1642	2.37	550	2570	3.43	693	3111	2.15	521	3647	2.37	550
1654	4.89	750	2585	3.34	681	3113	1.81	474	3648	1.55	439
1699	3.04	641	2586	2.45	561	3114	2.91	623	3681	0.70	325
1701	2.86	616	2587	1.92	490	3118	1.82	476	3685	0.89	350
1710 D	6.17	750	2589	2.10	513	3119	0.85	344	3719	1.26	400
1747	2.14	519	2600	3.82	745	3122	2.14	519	3724	3.40	689
1748	4.76	750	2623	7.15	750	3126	1.41	420	3726	3.34	681
1803 D	7.07	750	2651	1.62	449	3131	1.71	461	3803	2.18	524
1924	2.31	542	2660	2.44	559	3132	2.87	617	3807	2.20	526
1925	3.43	693	2670	2.91	623	3145	2.14	519	3808	3.47	699
2002	2.91	623	2683	2.38	552	3146	2.44	559	3821	6.26	750
2003	4.55	750	2688	2.91	623	3169	2.70	594	3822	3.43	693
2014	5.60	750	2701	12.64	750	3179	2.63	585	3824	3.89	750
2016	2.64	586	2702	16.47	750	3180	2.32	544	3826	0.92	354
2021	2.65	588	2709	9.41	750	3188	2.01	501	3827	2.15	521
2039	2.45	561	2710	8.45	750	3220	1.66	455	3830	0.96	360

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3851	2.53	571	4568	2.02	503	5472	5.61	750	7225 M	6.21	750
3865	1.62	449	4581	0.93	356	5473	9.63	750	7230 X	6.82	750
3881	3.60	716	4583	4.19	750	5474	5.81	750	7231	7.20	750
4000	5.65	750	4611	0.99	364	5478	3.76	738	7232	6.93	750
4021	3.79	741	4635	2.63	585	5479	6.21	750	7360 M	3.99	750
4024 D	3.53	707	4653	1.52	435	5480	5.51	750	7370 M	4.88	750
4034	6.41	750	4665	6.66	750	5491	2.04	505	7380 F	4.99	750
4036	2.04	505	4683	5.30	750	5506	6.56	750	7382	4.09	750
4038	2.57	577	4686	2.27	536	5507	3.76	738	7390	4.71	750
4062 X	2.44	559	4692	0.75	331	5535	6.14	750	7402 M	0.34	276
4101	2.60	581	4693	0.89	350	5537	4.62	750	7403 M	4.66	750
4109	0.43	288	4703	1.87	482	5551 D	16.14	750	7405 M	1.15	385
4110	0.80	338	4717	1.98	497	5606	0.99	364	7420	15.68	750
4111	1.48	430	4720	3.01	637	5610	4.86	750	7421	0.90	352
4114	4.65	750	4740	0.93	356	5645	13.39	750	7422 N	1.49	431
4130	3.24	668	4741	2.15	521	5703	15.07	750	7425	2.41	555
4131	4.92	750	4751	1.77	468	5705	15.76	750	7431	0.90	352
4133	2.07	509	4771 X	2.37	550	5951	0.40	284	7445	0.62	313
4149	0.63	315	4777	3.09	647	6003	6.27	750	7453	0.49	296
4206	2.57	577	4825 N	0.99	364	6005	2.74	600	7502 N	2.01	501
4207	1.81	474	4828	1.62	449	6018	2.90	621	7515 N	1.59	445
4239	2.68	592	4829	1.41	420	6045	3.89	750	7520 N	3.66	724
4240	3.63	720	4902	2.83	612	6204	7.03	750	7538	5.45	750
4243	2.08	511	4923	0.90	352	6206	3.54	709	7539	1.41	420
4244	2.81	610	5020	6.99	750	6213	2.43	557	7540	2.97	631
4250	1.66	455	5022	6.83	750	6214	1.38	416	7580	2.57	577
4251	2.43	557	5037	13.09	750	6216	5.64	750	7590	3.27	672
4263	2.71	596	5040	7.81	750	6217	4.43	750	7600	4.95	750
4273	2.27	536	5057	4.08	750	6229	4.61	750	7605	2.20	526
4279	2.57	577	5059	17.79	750	6233 X	2.47	563	7610	1.72	462
4283	1.55	439	5102	5.88	750	6235	5.05	750	7705	4.65	750
4299	2.08	511	5146	4.58	750	6236	7.40	750	7710	3.34	681
4304	5.64	750	5160	2.63	585	6237	1.51	433	7711	3.34	681
4307	1.65	453	5183	3.63	720	6251	6.29	750	7720	2.47	563
4351	0.82	340	5188	3.19	660	6252	4.10	750	7855	3.75	736
4352	1.82	476	5190	3.03	639	6306	5.32	750	8001	2.15	521
4360	1.72	462	5191	0.82	340	6319 D	3.62	718	8002	2.14	519
4361	1.46	428	5192	2.74	600	6325 D	5.28	750	8006	1.98	497
4410	4.35	750	5213	5.08	750	6400	5.45	750	8008	1.21	393
4420	3.89	750	5215	6.31	750	6503	2.11	515	8010	2.22	530
4431	1.42	422	5221	4.92	750	6504	4.12	750	8013	0.49	296
4432	1.10	379	5222	8.72	750	6811 M*	5.25	750	8015	0.82	340
4452	2.68	592	5223	5.75	750	6834	3.14	654	8017	1.62	449
4459	2.55	575	5348	4.23	750	6836 F	3.54	709	8018	2.63	585
4470	2.07	509	5402	4.53	750	6854	4.72	750	8021	2.81	610
4484	2.38	552	5403	6.44	750	6882	3.20	662	8031	2.94	627
4493	2.54	573	5437	6.30	750	6884 F	4.68	750	8032	1.97	495
4511	0.70	325	5443	5.31	750	7133 M	2.76	602	8033	2.51	569
4557	1.88	484	5445	6.07	750	7219 M	6.77	750	8037	2.24	532
4558	1.81	474	5462	5.80	750	7222 M	8.65	750	8039	1.31	406

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8044	2.70	594	8748	0.70	325	9220	5.25	750			
8045	0.86	346	8755	0.42	286	9402	4.85	750			
8046	2.10	513	8799	0.70	325	9403	6.10	750			
8047	0.95	358	8800	2.27	536	9410	2.76	602			
8058	3.10	648	8803	0.09	242	9501	3.07	645			
8072	0.70	325	8810	0.23	261	9505	3.72	732			
8102	2.51	569	8820 M	0.22	259	9516	3.76	738			
8103	2.78	606	8824 M	2.93	625	9519	4.10	750			
8106	5.88	750	8826	2.18	524	9521	3.16	656			
8107	3.00	635	8831	1.33	410	9522	1.99	499			
8111	1.74	464	8832	0.37	280	9534	5.21	750			
8116	2.38	552	8833	1.25	399	9554	10.27	750			
8203	5.91	750	8835	1.84	478	9586	0.53	302			
8204	3.89	750	8842	2.58	579	9600	2.47	563			
8209	4.45	750	8855	0.20	257	9620	1.45	426			
8215	3.76	738	8856	0.79	337						
8227	4.02	750	8864	1.72	462						
8232	4.97	750	8868	0.56	306						
8233	2.93	625	8869	1.38	416						
8235	4.75	750	8871	0.11	245						
8236	5.84	750	8901	0.36	278						
8263	5.98	750	9012	1.29	404						
8264	5.07	750	9014	2.94	627						
8265 X	6.17	750	9015	3.40	689						
8279	6.73	750	9016	2.84	614						
8288	8.60	750	9019	2.47	563						
8291	3.50	703	9033	2.45	561						
8292	3.85	749	9040	4.41	750						
8293	8.52	750	9044	1.64	451						
8304	7.92	750	9052	2.18	524						
8350	5.75	750	9058	1.54	437						
8353	5.75	750	9060	1.81	474						
8370	5.19	750	9061	1.36	414						
8380	2.22	530	9062	1.68	457						
8381 X	1.99	499	9063	0.95	358						
8385	2.37	550	9082	1.39	418						
8392	2.18	524	9083	1.23	397						
8393	1.71	461	9084	1.58	443						
8500	6.84	750	9089	1.10	379						
8601 X	0.49	296	9093	1.46	428						
8602	1.74	464	9101	3.46	697						
8603	0.14	249	9102 a	3.00	635						
8606	2.38	552	9154	1.75	466						
8719	2.34	546	9156	2.97	631						
8720 F	1.13	383	9170	10.92	750						
8721	0.39	282	9178	7.13	750						
8723 X	0.26	265	9179	21.09	750						
8725	3.20	662	9180	5.57	750						
8742 M	0.47	294	9182	1.95	493						
8745 M	5.18	750	9186	14.16	750						

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	156.42	750	6702	4.55	750	6801 F	4.82	750			
0913 P	617.05	750	6703	7.32	750	6824 F	10.69	750			
			6704	5.05	750	6826 F	6.21	750			
			7016 F	3.21	664	6843 F	10.10	750			
			7024	3.57	712	6845 F	6.59	750			
a Rated Classifications						6872 F	14.34	750			
9088 #N/A	a	a	7038	5.68	750	6874 F	19.42	750			
			7046 M	10.02	750	7309 F	13.59	750			
			7047 M	5.17	750	7313 F	5.17	750			
			7050 M	9.14	750	7317 F	11.04	750			
			7090 M	6.31	750						
						7327 F	24.70	750			
			7098 M	11.14	750	7350 F	14.52	750			
			7099 M	16.12	750	8709 F	6.60	750			
			7151 M	3.34	681	8726 F	2.84	614			
			7152 M	5.38	750	9077 #N/A	3.43	693			
			7153	3.72	732						
			7333 F	3.19	660						
			7335 F	3.54	709						
			7337 F	5.12	750						
			7394	3.77	739						
			7395	4.19	750						
			7398	6.07	750						
			8734	0.65	317						
			8737 F	0.57	307						
			8738 M	0.92	354						
			8805	0.32	273						
			8814 M	0.27	267						
			8815	0.44	290						

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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	0.22	S
0065D	0.04	S
0066D	0.04	S
0067D	0.04	S
1164D	0.04	S

S=Silica

Disease		
Code No.	Loading	Symbol
1165D	0.03	S
1624D	0.01	S
1710D	0.03	S
1803D	0.17	S
3081D	0.04	S

Disease		
Code No.	Loading	Symbol
3082D	0.04	S
3085D	0.03	S
4024D	0.01	S
6251D	0.01	S
6252D	0.03	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	3.3%	2.8%	2.5%	1.7%	1.3%	0.8%	0.8%
\$1,000	5.6%	4.7%	4.2%	2.9%	2.2%	1.5%	1.3%
\$1,500	7.2%	6.1%	5.5%	3.8%	2.9%	2.1%	1.9%
\$2,000	8.5%	7.2%	6.5%	4.6%	3.6%	2.6%	2.3%
\$2,500	9.6%	8.2%	7.4%	5.2%	4.2%	3.1%	2.6%
\$5,000	13.6%	11.8%	10.6%	7.8%	6.4%	4.9%	4.3%
\$10,000	18.9%	16.4%	14.9%	11.6%	9.8%	7.8%	6.8%

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.