

NEW MEXICO COMMERCIAL 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	2.40	554	2041	1.84	478	2714	3.17	658	3224	2.04	505
0008	1.90	487	2065	1.14	384	2721 X	5.74	750	3227	1.79	472
0016	3.59	715	2070	3.08	646	2722 X	1.96	495	3240	1.92	489
0034	2.44	559	2081	2.20	527	2731	3.40	689	3241	1.93	491
0035	2.35	547	2089	3.25	669	2735	2.89	620	3255	1.53	437
0036	3.18	659	2095	2.41	555	2759	4.34	750	3257	2.00	500
0037	3.26	670	2105	2.50	568	2790	1.06	373	3270	1.93	491
0042	3.55	709	2110	1.39	418	2797	2.45	561	3300	2.88	619
0050	3.57	712	2111	2.87	617	2799	3.96	750	3303	1.72	462
0059 D	0.15	250	2112	3.05	642	2802	3.04	640	3307	2.40	554
0065 D	0.03	234	2114	2.09	512	2835	1.69	458	3315	2.54	573
0066 D	0.03	234	2121	0.90	352	2836	1.73	464	3334	1.60	446
0067 D	0.03	234	2130	1.29	404	2841	2.65	588	3336	2.02	503
0079	1.90	487	2131	1.37	415	2881	1.97	496	3365	3.08	646
0083	4.88	750	2143	2.01	501	2883	2.36	549	3372	2.35	547
0106	7.08	750	2157	2.98	632	2915	2.43	558	3373	2.84	613
0113	3.00	635	2172	1.03	369	2916	2.54	573	3383	1.07	374
0170	1.98	497	2174	1.91	488	2923	1.38	416	3385	0.55	304
0251	2.45	561	2211	5.02	750	2960	7.47	750	3400	2.35	547
0401	8.83	750	2220	1.47	428	3004	1.15	385	3507	2.16	522
0771 N	0.29	269	2286	2.47	563	3018	2.01	501	3515	1.65	453
0917	2.98	632	2288	2.55	574	3022	2.54	573	3548	0.79	337
0918 X*	0.76	333	2302	1.14	384	3027	1.84	478	3559	1.72	462
1005 *	3.49	701	2305	1.52	435	3028	2.19	526	3574	1.01	366
1164 D	2.80	608	2361	1.38	416	3030	5.27	750	3581	0.72	327
1165 D	1.97	496	2362	1.26	400	3040	3.50	703	3612	1.27	401
1320	1.06	373	2380	1.54	438	3041	2.55	574	3620	2.22	530
1322	5.58	750	2388	0.92	354	3042	2.84	613	3629	1.09	377
1430	3.10	649	2402	1.85	480	3064	2.53	572	3632	1.70	460
1438	3.62	719	2413	1.64	451	3076	2.18	524	3634	1.11	380
1452	2.03	504	2416	1.18	389	3081 D	3.26	670	3635	1.79	472
1463	8.47	750	2417	0.85	345	3082 D	3.11	650	3638	1.19	391
1472	1.94	492	2501	1.60	446	3085 D	2.75	601	3642	0.94	357
1624 D	2.37	550	2503	0.94	357	3110	2.88	619	3643	1.24	397
1642	1.65	453	2570	2.39	553	3111	1.50	433	3647	1.65	453
1654	3.41	690	2585	2.33	545	3113	1.26	400	3648	1.08	376
1699	2.12	516	2586	1.71	461	3114	2.03	504	3681	0.49	296
1701	1.99	499	2587	1.34	411	3118	1.27	401	3685	0.62	314
1710 D	4.30	750	2589	1.46	427	3119	0.59	310	3719	0.88	349
1747	1.49	431	2600	2.66	589	3122	1.49	431	3724	2.37	550
1748	3.32	678	2623	4.98	750	3126	0.98	362	3726	2.33	545
1803 D	4.93	750	2651	1.13	383	3131	1.19	391	3803	1.52	435
1924	1.61	447	2660	1.70	460	3132	2.00	500	3807	1.53	437
1925	2.39	553	2670	2.03	504	3145	1.49	431	3808	2.42	557
2002	2.03	504	2683	1.66	454	3146	1.70	460	3821	4.36	750
2003	3.17	658	2688	2.03	504	3169	1.88	484	3822	2.39	553
2014	3.90	750	2701	8.81	750	3179	1.83	477	3824	2.71	596
2016	1.84	478	2702	11.48	750	3180	1.62	449	3826	0.64	316
2021	1.85	480	2709	6.56	750	3188	1.40	419	3827	1.50	433
2039	1.71	461	2710	5.89	750	3220	1.16	387	3830	0.67	320

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3851	1.76	468	4568	1.41	420	5472	3.91	750	7225 M	4.33	750
3865	1.13	383	4581	0.65	318	5473	6.71	750	7230 X	4.75	750
3881	2.51	569	4583	2.92	624	5474	4.05	750	7231	5.02	750
4000	3.94	750	4611	0.69	323	5478	2.62	584	7232	4.83	750
4021	2.64	586	4635	1.83	477	5479	4.33	750	7360 M	2.78	605
4024 D	2.46	562	4653	1.06	373	5480	3.84	748	7370 M	3.40	689
4034	4.47	750	4665	4.64	750	5491	1.42	422	7380 F	3.48	700
4036	1.42	422	4683	3.69	728	5506	4.57	750	7382	2.85	615
4038	1.79	472	4686	1.58	443	5507	2.62	584	7390	3.28	673
4062 X	1.70	460	4692	0.52	300	5535	4.28	750	7402 M	0.24	262
4101	1.81	474	4693	0.62	314	5537	3.22	665	7403 M	3.25	669
4109	0.30	271	4703	1.30	406	5551 D	11.25	750	7405 M	0.80	338
4110	0.56	306	4717	1.38	416	5606	0.69	323	7420	10.93	750
4111	1.03	369	4720	2.10	514	5610	3.39	688	7421	0.63	315
4114	3.24	667	4740	0.65	318	5645	9.33	750	7422 N	1.04	370
4130	2.26	535	4741	1.50	433	5703	10.50	750	7425	1.68	457
4131	3.43	693	4751	1.23	396	5705	10.98	750	7431	0.63	315
4133	1.44	424	4771 X	1.65	453	5951	0.28	268	7445	0.43	288
4149	0.44	289	4777	2.15	520	6003	4.37	750	7453	0.34	276
4206	1.79	472	4825 N	0.69	323	6005	1.91	488	7502 N	1.40	419
4207	1.26	400	4828	1.13	383	6018	2.02	503	7515 N	1.11	380
4239	1.87	482	4829	0.98	362	6045	2.71	596	7520 N	2.55	574
4240	2.53	572	4902	1.97	496	6204	4.90	750	7538	3.80	743
4243	1.45	426	4923	0.63	315	6206	2.47	563	7539	0.98	362
4244	1.96	495	5020	4.87	750	6213	1.69	458	7540	2.07	509
4250	1.16	387	5022	4.76	750	6214	0.96	360	7580	1.79	472
4251	1.69	458	5037	9.12	750	6216	3.93	750	7590	2.28	538
4263	1.89	485	5040	5.44	750	6217	3.09	647	7600	3.45	696
4273	1.58	443	5057	2.84	613	6229	3.21	663	7605	1.53	437
4279	1.79	472	5059	12.40	750	6233 X	1.72	462	7610	1.20	392
4283	1.08	376	5102	4.10	750	6235	3.52	705	7705	3.24	667
4299	1.45	426	5146	3.19	661	6236	5.16	750	7710	2.33	545
4304	3.93	750	5160	1.83	477	6237	1.05	372	7711	2.33	545
4307	1.15	385	5183	2.53	572	6251	4.38	750	7720	1.72	462
4351	0.57	307	5188	2.22	530	6252	2.86	616	7855	2.61	582
4352	1.27	401	5190	2.11	515	6306	3.71	731	8001	1.50	433
4360	1.20	392	5191	0.57	307	6319 D	2.52	570	8002	1.49	431
4361	1.02	368	5192	1.91	488	6325 D	3.68	727	8006	1.38	416
4410	3.03	639	5213	3.54	708	6400	3.80	743	8008	0.84	343
4420	2.71	596	5215	4.40	750	6503	1.47	428	8010	1.55	439
4431	0.99	364	5221	3.43	693	6504	2.87	617	8013	0.34	276
4432	0.77	334	5222	6.08	750	6811 M*	3.66	724	8015	0.57	307
4452	1.87	482	5223	4.01	750	6834	2.19	526	8017	1.13	383
4459	1.78	470	5348	2.95	628	6836 F	2.47	563	8018	1.83	477
4470	1.44	424	5402	3.16	657	6854	3.29	674	8021	1.96	495
4484	1.66	454	5403	4.49	750	6882	2.23	531	8031	2.05	507
4493	1.77	469	5437	4.39	750	6884 F	3.26	670	8032	1.37	415
4511	0.49	296	5443	3.70	730	7133 M	1.92	489	8033	1.75	466
4557	1.31	407	5445	4.23	750	7219 M	4.72	750	8037	1.56	441
4558	1.26	400	5462	4.04	750	7222 M	6.03	750	8039	0.91	353

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8044	1.88	484	8748	0.49	296	9220	3.66	724			
8045	0.60	311	8755	0.29	269	9402	3.38	686			
8046	1.46	427	8799	0.49	296	9403	4.25	750			
8047	0.66	319	8800	1.58	443	9410	1.92	489			
8058	2.16	522	8803	0.06	238	9501	2.14	519			
8072	0.49	296	8810	0.16	252	9505	2.59	580			
8102	1.75	466	8820 M	0.15	250	9516	2.62	584			
8103	1.94	492	8824 M	2.04	505	9519	2.86	616			
8106	4.10	750	8826	1.52	435	9521	2.20	527			
8107	2.09	512	8831	0.93	356	9522	1.39	418			
8111	1.21	393	8832	0.26	265	9534	3.63	720			
8116	1.66	454	8833	0.87	347	9554	7.16	750			
8203	4.12	750	8835	1.28	403	9586	0.37	280			
8204	2.71	596	8842	1.80	473	9600	1.72	462			
8209	3.10	649	8855	0.14	249	9620	1.01	366			
8215	2.62	584	8856	0.55	304						
8227	2.80	608	8864	1.20	392						
8232	3.46	697	8868	0.39	283						
8233	2.04	505	8869	0.96	360						
8235	3.31	677	8871	0.08	241						
8236	4.07	750	8901	0.25	264						
8263	4.17	750	9012	0.90	352						
8264	3.53	707	9014	2.05	507						
8265 X	4.30	750	9015	2.37	550						
8279	4.69	750	9016	1.98	497						
8288	5.99	750	9019	1.72	462						
8291	2.44	559	9033	1.71	461						
8292	2.68	592	9040	3.07	644						
8293	5.94	750	9044	1.14	384						
8304	5.52	750	9052	1.52	435						
8350	4.01	750	9058	1.07	374						
8353	4.01	750	9060	1.26	400						
8370	3.62	719	9061	0.95	358						
8380	1.55	439	9062	1.17	388						
8381 X	1.39	418	9063	0.66	319						
8385	1.65	453	9082	0.97	361						
8392	1.52	435	9083	0.86	346						
8393	1.19	391	9084	1.10	379						
8500	4.77	750	9089	0.77	334						
8601 X	0.34	276	9093	1.02	368						
8602	1.21	393	9101	2.41	555						
8603	0.10	244	9102 a	2.09	512						
8606	1.66	454	9154	1.22	395						
8719	1.63	450	9156	2.07	509						
8720 F	0.79	337	9170	7.61	750						
8721	0.27	266	9178	4.97	750						
8723 X	0.18	254	9179	14.70	750						
8725	2.23	531	9180	3.88	750						
8742 M	0.33	275	9182	1.36	414						
8745 M	3.61	717	9186	9.87	750						

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Per Capita Classifications			Maritime Classifications			Federal Classifications					
0908 P	109.00	750	6702	3.17	658	6801 F	3.36	684			
0913 P	430.00	750	6703	5.10	750	6824 F	7.45	750			
			6704	3.52	705	6826 F	4.33	750			
			7016 F	2.24	532	6843 F	7.04	750			
			7024	2.49	566	6845 F	4.59	750			
a Rated Classifications						6872 F	9.99	750			
9088 #N/A a a			7038	3.96	750	6874 F	13.53	750			
			7046 M	6.98	750	7309 F	9.47	750			
			7047 M	3.60	716	7313 F	3.60	716			
			7050 M	6.37	750	7317 F	7.69	750			
			7090 M	4.40	750						
						7327 F	17.21	750			
			7098 M	7.76	750	7350 F	10.12	750			
			7099 M	11.23	750	8709 F	4.60	750			
			7151 M	2.33	545	8726 F	1.98	497			
			7152 M	3.75	736	9077 #N/A	2.39	553			
			7153	2.59	580						
			7333 F	2.22	530						
			7335 F	2.47	563						
			7337 F	3.57	712						
			7394	2.63	585						
			7395	2.92	624						
			7398	4.23	750						
			8734	0.45	291						
			8737 F	0.40	284						
			8738 M	0.64	316						
			8805	0.22	260						
			8814 M	0.19	256						
			8815	0.31	272						

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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	0.15	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S
1164D	0.03	S

S=Silica

Disease		
Code No.	Loading	Symbol
1165D	0.02	S
1624D	0.01	S
1710D	0.02	S
1803D	0.12	S
3081D	0.03	S

Disease		
Code No.	Loading	Symbol
3082D	0.03	S
3085D	0.02	S
4024D	0.01	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 1.953 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	4.8%	4.0%	3.6%	2.5%	1.8%	1.2%	1.1%
\$1,000	8.0%	6.7%	6.0%	4.2%	3.1%	2.2%	1.9%
\$1,500	10.3%	8.7%	7.9%	5.5%	4.2%	3.0%	2.7%
\$2,000	12.2%	10.4%	9.3%	6.6%	5.1%	3.8%	3.3%
\$2,500	13.8%	11.8%	10.6%	7.5%	6.0%	4.4%	3.8%
\$5,000	19.5%	16.9%	15.2%	11.2%	9.2%	7.1%	6.2%
\$10,000	27.1%	23.6%	21.4%	16.7%	14.0%	11.2%	9.8%

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.