



2024 Product Guide

# Workers' Comp



**SHIELD**  
COMMERCIAL INSURANCE SERVICES



**NSM**  
Insurance Group

Build Success.®

# Product Highlights

## Workers' Comp

### About the Product

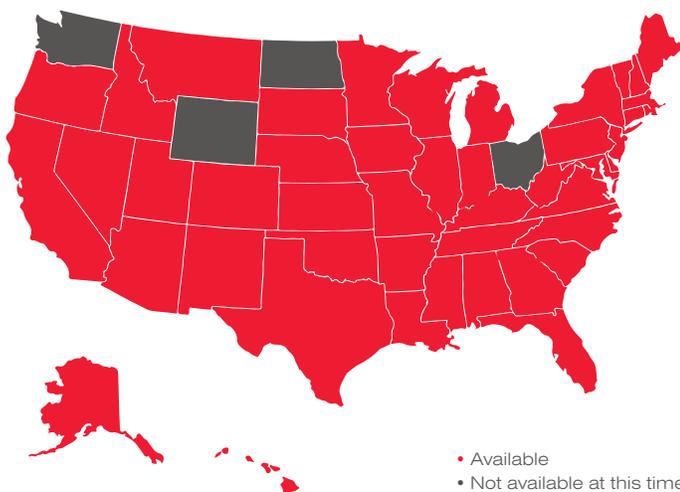
- Coverage in 46 states
- Tiered rated:
  - Preferred
  - Standard
  - Non-standard

### Key Benefits

- Flexible pay-as-you-go payment option
- Exclusive partnership with Nationwide®
- Premium work comp programs for contractors

### Class Coverage, Including:

- ▶ GC (Residential & Commercial)
- ▶ Carpet Cleaning
- ▶ Concrete Flatwork
- ▶ Concrete Foundations (No Repair)
- ▶ Debris Removal/Cleanup
- ▶ Drywall
- ▶ Electrical
- ▶ Excavation
- ▶ Fencing
- ▶ Flooring
- ▶ Framing
- ▶ Grading
- ▶ Guniting
- ▶ HVAC
- ▶ Insulation
- ▶ Janitorial
- ▶ Landscaping
- ▶ Masonry
- ▶ Metal Erection - Decorative
- ▶ Metal Erection - Structural
- ▶ Painting
- ▶ Paving
- ▶ Plastering
- ▶ Plumbing (Residential & Commercial)
- ▶ Refrigeration Systems & Equipment
- ▶ Remodel (Residential & Commercial)
- ▶ Roofing (Residential & Commercial)
- ▶ Sandblasting
- ▶ Septic Tank Install, Service & Repair
- ▶ Siding & Decking
- ▶ Sign Install & Repair
- ▶ Solar Install
- ▶ Swimming Pool Install
- ▶ Swimming Pool Maintenance
- ▶ Tile & Marble
- ▶ Window/Door Install



### Available in Most States

**Wherever you are**—we offer superior contractor insurance products and customer service that delivers value and protection insurers need. We feature a full array of online tools and a team of experienced underwriters.



# Additional Information

## Workers' Comp



### New/Renewal Business Characteristics

#### Contracting Risks

1. \$5,000 minimum premium
2. In business for at least 3 years or equivalent experience
3. At least 4 years of currently valued loss runs, valued within 90 days (new ventures: a resume covering the past 5 years of the owner's experience)

#### Roofing Risks

1. \$75,000 minimum premium (before assessments and taxes)
2. Minimum of 5 full years in operation (4 full years of loss runs)
3. 5 full-time roofing employees

#### Applications

- ✓ Complete Acord 130 Workers' Compensation Application
- ✓ Completed Shield Supplemental Application

#### Excluded Classes and Risks

- All excluded classes and risk per package guidelines
- Volunteer coverage
- No work over 40'
- No work below 12'
- Temporary employment agencies as named insured
- Coverage in excess of self-insured retention policies
- All risks excluded by any applicable Workers' Compensation reinsurance treaty
- No risks considered with serious OSHA violations in the last three years

# Contact Information

## Workers' Comp



### Workers' Comp Team

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