



Broker Kit



An NSM Insurance Group Program
NSM Insurance Group
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Program Overview:

The Staffing Lines Program is a Workers' Compensation Insurance Program designed for the Staffing Services Industry offering a combination of solid financial backing and comprehensive protection. Our program is focused on temporary and permanent placement, outplacement and executive recruiting firms. This program was inceptioned in 1996 and is NSM's longest running program. Coverage is provided on a monoline basis and is available in all states.

The Staffing Lines Program's underwriting and service team are experts in the staffing industry and marketplace. The team understands the struggles facing staffing firms on a day to day basis. As a result, we have tailored the program to help insureds better control their workers compensation through the 24-hour rate request and client approval process, claims management, quick endorsement turnaround, and risk management services.

Eligibility Guidelines:

- Minimum premiums vary depending on classes placed. Please refer to the Class Code Eligibility Guidelines at www.staffinglines.com for class by class minimums.
- Three years verifiable workers' compensation experience
- Must provide Return to Work to injured workers
- Must keep payroll records by client for audit and proper classification purposes
- Prohibited Operations:
 - PEO/Employee Leasing
 - Heavy Construction Work (roofing, oil/gas pipeline, dam, dike, levee, tunneling, bridgework, elevator repair/installation, caisson work, tank installation/repair, blasting, demolition, underpinning, dredging, concrete construction, excavations, etc.) – This list is not inclusive of all operations under this category.
 - Remediation Work: Asbestos, Mold, Lead, Flood, Fire, etc.
 - Day Laborers (agriculture, construction, etc.)
 - Any risk with a known exposure under USL&H, FELA, Federal Coal Mine Health and Safety Act, Admiralty Law, Defense Base Act, Outer Continental Shelf Act, or Jones Act
 - Any risk with an aircraft or aviation exposure
 - Logging/Lumbering
 - Classifications with known Occupational Disease exposures
 - Any underground or severe height exposure

**Submission Requirements:**

- Completed Acord Application
- Completed Supplemental Application (found at www.staffinglines.com)
- Carrier loss runs for the past 5 policy years – if in business less than 3 years must have for all years in business – valued within 90 days of effective date
- Experience Mod Worksheets or copies of the last 3 Workers' Compensation Audits
- Class Code Referral Form (found at www.staffinglines.com) for any Red, Yellow or Green classes – refer to the Class Code Eligibility Guidelines located at www.staffinglines.com
- Detailed claim information for all claims above \$25,000 – spreadsheet located at www.staffinglines.com for use
- Copy of the following: Return to Work Policy, Written Safety Program, Accident Investigation Template, Job Site Inspection Template, and Training Program

Program Particulars:**Payment Plans:**

- Annual
- Pay As You Go
- Installments

Claims:

- Reporting of all Workers' Compensation claims will be directed to the appropriate carrier or third party administrator
- Claims Management on staff to act as a liaison between the agent, insured, carrier and TPA

Loss Control:

- Designated loss control vendor to customize loss control programs for insureds.
- Additional services are available.

Marketing:

NSM Insurance Group retains the exclusive right to market this program. Permission and approval must be received by NSM Insurance Group before any local agent or broker may actively market this program in their area. Marketing includes direct mail, print advertising, brochures, fliers, etc.