



## Loss Prevention Department Expands

Synergy Coverage Solutions is keeping our commitment to you and our insureds by providing effective and unparalleled loss prevention services. In an effort to stay ahead of our current and anticipated growth, we have added to our loss prevention team at a time when most companies are drastically decreasing services to reduce their expenses. Greg Velesky and Tom Withrow are our newest addition to the team. Greg will be joining Phil in servicing IL. Tom will handle Western NC, SC and GA.

Because loss prevention is a crucial factor in our success, we will continue to lead the industry in innovative and thorough loss control services. We will reach beyond routine inspections and recommendations by executing a tailored service plan for our insureds to reduce accident frequency and minimize severity. Each of our Loss Prevention Specialists understands

the importance of building relationships with our policyholders, giving them important feedback and providing exceptional loss control services thereby making the renewal process easier.

Synergy Coverage Solutions was founded on the idea that a team approach is the best approach. We are proud to uphold our commitment to loss prevention services through this expansion.

## Our Markets

A contract with Synergy Coverage Solutions gives you access to several invaluable workers' compensation markets. These markets include Synergy Insurance Company, two 'Excellent' rated carriers and the North Carolina Chamber of Commerce Fund.

Our two rated carriers have been strong partners since 2006. Eighty percent of Synergy Coverage Solutions' premium is written with these carriers. Our rated carriers have been consistent in their appetite and in giving us autonomy in writing business that we believe will be profitable. Below is a sampling of recently written business in our rated markets.

Class Code	Class Description	Premium	Previous Carrier
9083	Restaurant	\$500,000	C N A
9052	Hotel Services	\$60,000	Key Risk
3612	Engine Manufacturing	\$110,000	AIG
8232	Building Material Dealer	\$200,000	Liberty Mutual
8824	Retirement Living Center	\$60,000	Summit
3179	Electrical Apparatus Manufacturing	\$150,000	Liberty Mutual
9110	Charitable or Welfare Organization	\$250,000	AIG

## PLEASE REMEMBER

- Each producer must sign his own applications upon submission to ensure that our records reflect the correct producer. This also allows us to maintain required licensing and documentation for our active producers.
- Prior to agreeing to premium financing on any account, we must be given the opportunity to review the premium finance contract.

## Synergy Introduces New PPO Network

Synergy has partnered with a new PPO network of medical providers. This will enhance the quality of medical care to the injured worker. This partnership will also control the spiraling expense of medical services by significantly reducing our cost.

Since implementation of the new network, we have realized an increase in savings of greater than 50%. Therefore, policyholders will see a reduction in the cost of medical services being provided to their injured workers without interruption of quality medical care or changing medical providers.

## NC Industrial Commission Reduces Hospital Reimbursement Rates

Similar to SC, the NC Industrial Commission has reduced the reimbursement rates to hospitals effective July 27, 2009.

The lower end cap of the DRG band for reimbursement of inpatient hospital bills will be adjusted from 77.07% to 75% of charges for hospitals other than critical access hospitals. Critical access hospitals are defined by federal law and are the smallest hospitals in the state, located in rural areas.

The reimbursement rate for outpatient hospital bills will be adjusted from 95% of charges to 79% of charges for hospitals other than critical access hospitals. For critical access hospitals, the outpatient reimbursement rate will be reduced from 95% to 87%.

The reimbursement rate for ambulatory surgical centers will be adjusted from 100% to 79% of charges.

## Contact Information

### Synergy Underwriters

**Derrick Killian**  
704-927-7028  
dkillian@synergyinsurance.net

**Ellen Mumford**  
704-927-6180  
emumford@synergyinsurance.net

**Kathy Wolf**  
704-405-5536  
kwolf@synergyinsurance.net

**Matt Frazier**  
704-927-7035  
mfrazier@synergyinsurance.net

**Jill Bowyer** VP Marketing  
704-634-2603  
jbowyer@synergyinsurance.net

**Ken Gesner**  
Sr. Marketing Representative  
704-962-0308  
kgesner@synergyinsurance.net