



Expansion of Classifications And Service in South Carolina

Additional Eligible Classifications

Due to our success in the Non-Profit and Healthcare industries in North Carolina, Synergy has expanded our eligibility list in South Carolina to include healthcare (nursing homes, hospitals, home healthcare) and non-profits organizations. These new classifications are in addition to the manufacturing, service, retail and office classifications currently written. We have had a great deal of experience and success within these sectors and hope this South Carolina expansion will you increase your business.

Highest Level of Claims Service

Building on the strong claims and loss prevention service, Synergy is expanding our workers compensation claims service territory to include South Carolina. Business written in South Carolina will now receive claims service directly from Synergy. For customers in South Carolina this change means:

1. Claims are reported via the Internet by going to www.synergyinsurance.net
2. Large Accounts (excess of \$100,000 annual premium) can review claims online.
3. A dedicated claims adjuster is assigned to each customer. This claims adjuster develops a direct relationship with the customer, which facilitates communication and expedites claim settlement. Claims representatives who work directly with the customer are able to understand your clients business,

building a more effective return to work program and reducing workers compensation premiums.

4. Synergy's claims representatives are experienced and have a case load 40% less than the industry average.

Synergy currently provides full service in Illinois, North Carolina, South Carolina, Virginia, and is licensed in 40 additional states to service incidental exposure.

PROGRAM SUMMARY

Synergy Programs

As an Agent of Synergy Coverage Solutions, wide varieties of workers compensation programs are available to your clients. The programs administered by Synergy include:

- Advantage Workers Compensation Insurance Company (A- Excellent AM BEST)
- AmTrust Financial (A- Excellent AM BEST)
- North Carolina Chamber of Commerce Workers Compensation Self-Insurance Fund
- Synergy Insurance Company

Your Underwriter will determine the best market for your Customer based on location, classification and size.

CUSTOMER SERVICE LEVEL

Your customers who are placed with Synergy receive superior claims and loss prevention services which translate to lower premiums.

Continued

Remember!

The first report of loss can be completed online at www.synergyinsurance.net or fax us at 704.927.2867.

Email applications directly to your Underwriter:

Matt Frazier
mfrazier@synergyinsurance.net

Derrick Killian
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Synergy Coverage Solutions

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OUTLINE OF SERVICES

New Customer Welcome Call

Every new customer receives a welcome call from the customer's assigned claims adjuster or loss prevention representative within 48 hours of binding notification. During the call, the new customer

will learn how to file claims online at www.synergyinsurance.net, review local area medical providers for the direction of care and explain the Return to Work and Post Accident Drug Testing Programs.

At Synergy, we strive to provide Claims and Loss Prevention that are valued by the customer while positively impacting loss experience. We believe that long-term workers compensation costs are highly controllable when the Customer and the Carrier work together. Our focus is and will always be on the reduction of claims frequency and severity through our service team working with your customer.

Annual Customer Service Schedule

Account Premium	Type of Service	Level of Service
\$50,000-\$100,000	Loss Prevention Claims	2-3 service appointments. Introductory call to discuss operations, RTW, Post-Accident Drug Testing and medical providers.
\$100,000-\$250,000	Loss Prevention Claims	Quarterly service appointments. Introductory visit by the claims adjuster to view operations, discuss RTW, Post-Accident Drug Testing, and other programs specific to the customer. Mid-term claims review via conference call. Every other year the mid-term review is on location.
\$250,000+	Loss Prevention Claims	Quarterly service appointments with more if determined necessary. Introductory visit by the Claims Adjuster to view operations, discuss RTW, Post-Accident Drug Testing, and other programs specific to the Customer. Mid-Term Claims and Loss Preventions review on location.

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