

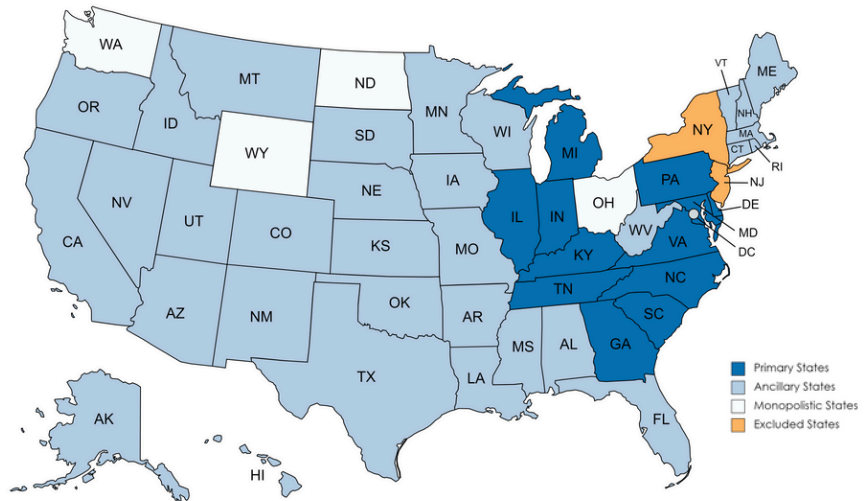
Client Profile & Qualified Submissions

Ideal Client Profile

We partner with employers who are ready to improve their workers' compensation results. Our ideal client will commit to creating a safer work environment and implement a transitional return-to-work program.

The ideal business is:

- Primarily operating within a 4-walled or controlled environment
- Domiciled in and have the majority of exposure in DE, GA, IL, IN, KY, MD, MI, NC, PA, SC, TN & VA
- Have \$50,000 minimum in annual workers' compensation premium
- Have less than 25% of total payroll in over-the-road exposure* with a radius of travel less than 300 miles



Experience Mod

Synergy partners with companies that have an experience mod of 1.0+, and with a CEO/CFO that want to improve their safety culture and ultimately reduce their direct/indirect costs. The greater the premium and experience mod, the more relevant our Synergy of Safety program becomes for the client. Some companies with a premium of >\$250K and a credit experience modification can benefit from our model and may be considered too.

Submission Requirements

- 5 years currently valued loss runs
- Payroll by class code, by state, for the last 5 years
- Acord 125 and 130-signed by insured and agent
- Experience modification worksheet(s)
- Agent narrative

Programs

Guaranteed Cost, Large Deductible, Small Deductible*, and Synergy Flex

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Industry Segments

Synergy works with a broad range of industry segments and class codes. Find class codes for your state in the Agent & Broker FAQ at www.synergyinsurance.com.

Examples of industry sectors and types of companies that we work with include:

Accommodation & Food Service

- Restaurants
- Hotels
- Resorts

Education

- Colleges & Universities
- Private Schools
- Public Schools

Wholesale Trade

- Beverage Distribution

Healthcare

- Non Profit Social Services
- Goodwill Services
- Assisted Living
- Retirement Living
- Skilled Nursing Care Facilities

Waste Management

- Local Garbage Haulers
- Recycling Centers

Manufacturing

- Bakery Plants
- Packaged Food Mfg.
- Meat Product Mfg.
- Slaughterhouse
- Sheet Metal Products
- Cabinet Mfg.
- Plastics Mfg.
- Textile Mfg.

Services

- Automobile Dealerships
- Laundry Plants
- Religious Institutions

Retail Trade

- Grocery Stores