



Synergy Case Study

A school system, originally on a Guaranteed Cost policy, moved to a Large Deductible policy to obtain additional premium savings. In the first year of their Large Deductible policy, claim costs decreased by 62% and claim count decreased by 39%. This organization's success can be attributed to strong management commitment to safety, implementation of crucial safety programs including Post-offer Medical Questionnaires, and a strongly enforced Early Return to Work program.

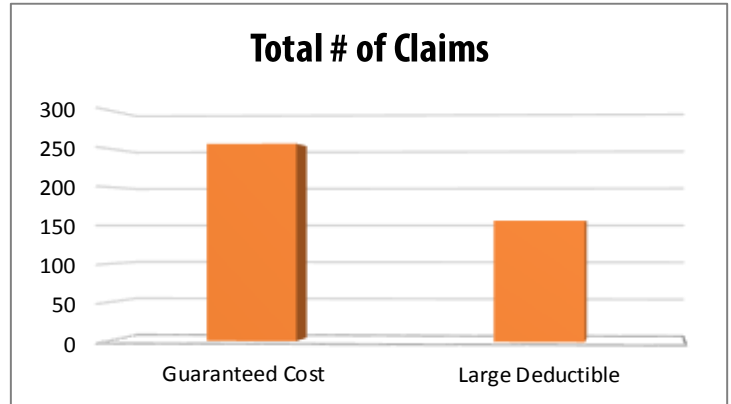
With a Large Deductible policy, our team at Synergy works in close conjunction with the employer to keep all parties informed and up-to-date on claims. This includes areas such as:

- Regular claim reviews
- Consultations on establishing reserves
- Settlement of claims
- Assignment of 3rd party vendors



Loss History

Reduced claims frequency results in decreased claims costs and improved loss experience. Organizations can also benefit from reduced workers' compensation premium due to favorable loss experience history.



Claims Experience

Employers in our Large Deductible program tend to have a more acute awareness of safety in the workplace, resulting in a significant decrease in claims frequency.

Why choose our Large Deductible program?

COST SAVINGS

Workers' compensation premium is significantly discounted (due to employers retaining most of the risk) and employees remain fully insured.

FLEXIBLE PRODUCTS

Choose the premium and deductible level that best fits your organization. Deductibles range from \$10K to \$1M, with A-rated carrier options available.

QUALITY SERVICE

Aggressive claims management, combined with constant collaboration and communication with the employer, ensures satisfaction among all parties involved.

- A-rated carrier options
- Attractive aggregates
- Flexible collateral
- Aggressive claims management
- Constant communication and collaboration with Employer