



LOWER E-MOD Reduce Premium

Loss Prevention

MEM has the resources to help you create safer workplaces and protect your employees.

Workplace injuries devastate families emotionally and financially, reduce productivity and drive up work comp premium. MEM is here to provide you with the insight and support you need to promote workplace safety, prevent injuries and protect your most valuable resources—your employees.

Superior Outcomes

MEM believes workplace injuries can be eliminated, which is why more than 80 percent of our nearly 14,000 policyholders were injury-free in 2013. Our safety philosophy, WorkSAFE, was designed to help policyholders work smart in accident-free environments.

IN 2013,
More than
80%
of MEM's nearly
14,000
policyholders were
injury-free. That's no accident.

With more Loss Prevention professionals in Missouri than other insurance companies, we demonstrate an ongoing commitment to your safety.

Our Unique Approach

We know that safety doesn't just result in fewer claims; it saves lives. That's why MEM offers you the workplace safety resources you need.

CONSULTATION

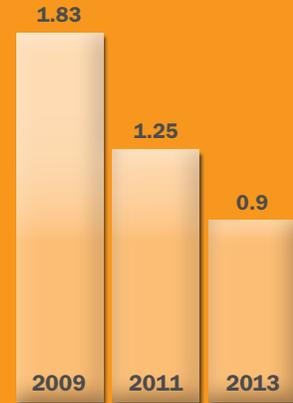
By helping you understand what's driving your losses and how to control these risks with a reasonable action plan, our Loss Prevention Consultants put the power in your hands to create a safe working environment.

SEMINARS

Take advantage of our seminars throughout the year on topics ranging from OSHA requirements to free courses on defensive driving, risk management, fall protection and more. Many provide the opportunity to earn continuing education credits or certification maintenance.

CUSTOM TRAINING

Your business is unique, so MEM uses a customized consultative approach to evaluate your safety needs and areas of concern. Our Loss Prevention



E-MOD



PREMIUM

You can control your work comp premium with MEM. We helped this policyholder reduce injuries, which caused their e-mod to drop and premium to follow.

Consultants provide on-site educational training to help you find innovative solutions to difficult health and safety issues.

WORKSAFE CENTER

MEM has filled an entire website with the safety resources you need to protect your business. Visit worksafecenter.com for a variety of free downloadable materials and tutorials—all designed to help you prevent injuries.

Missouri Employers Mutual



For more information:

www.worksafecenter.com 1.888.499.SAFE (7233)