

For immediate release

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More Missouri Businesses Injury-Free in 2017

MEM celebrates record number of customers with zero injuries

Missouri Employers Mutual Insurance released its 2017 workplace safety data, revealing an all-time high in injury-free policyholders. The workers compensation insurance company has continued to grow during recent years, increasing total policy count from 15,857 to 17,561 in 2017 alone. Even with this growth, the percentage of MEM's policyholders who had zero lost-time claims increased for the fourth year in a row, coming in at 89 percent in 2017.

As Missouri's work comp market share leader, MEM reached its highest market share in the company's 23-year history. MEM's share increased from 23 percent in 2016 to 26 percent in 2017.

"Ultimately, our purpose is to get people home from work safe," said Tim Jackman, Senior VP of Operational Services. "Our growth last year and these injury-free results show that we're covering more lives while empowering our policyholders to get their employees home to their families and friends."

You'd expect policyholders with fewer employees to have a higher injury-free rate. Of MEM's 13,574 small policyholders, 96 percent had no lost-time claims in 2017. For larger companies, going without a single lost-time injury seems impossible. However, MEM's medium and large accounts improved even more than the smaller accounts last year. More than 63 percent, or 2,525 businesses, had zero lost-time injuries, doubling injury-free rates from 2016.

"The year-over-year improvement is outstanding," continued Jackman. "Every day our dedicated Safety Fanatics are out in the community sharing our vision of safe, healthy and injury-free workplaces. It's exciting and rewarding to see the impact this safety commitment is making for Missouri businesses."

MEM practices what it preaches, celebrating 10 years injury-free in 2017. With more than 300 employees and four locations across the state, it takes dedication and creativity to share the safety culture that has kept MEM employees safe for a decade and counting. The company starts by adopting the same policies they share with policyholders: employees sign seat belt, drug and alcohol policies.

MEM's free workplace safety resources are available to everyone at www.worksafecenter.com.

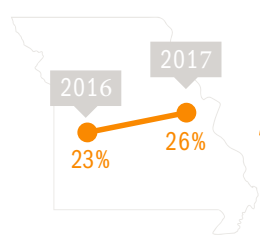
About MEM

MEM is Missouri's number one workers compensation insurance provider. We help policyholders eliminate injuries and reduce claims costs to protect their people and their bottom lines. Headquartered in Columbia, with offices in Springfield, Kansas City and St. Louis, MEM is dedicated to providing policyholders with exceptional customer service, quality safety and risk management expertise and timely, personal claims management. For more information about Missouri Employers Mutual, visit www.mem-ins.com and find us on Facebook.

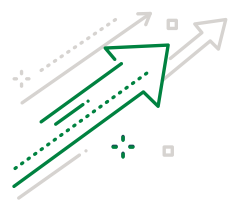
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MEM INJURY-FREE WORKPLACES

BY THE NUMBERS



#1 MARKET SHARE LEADER IN MISSOURI



11% INCREASE IN POLICY COUNT (2016-17)

89% INJURY-FREE



17,561 POLICYHOLDERS

INJURY-FREE POLICYHOLDERS BY PREMIUM BAND

SMALL POLICYHOLDERS (<\$10,000)	96%
MEDIUM POLICYHOLDERS (\$10-50,000)	74%
LARGE POLICYHOLDERS (\$50,000+)	29%

A SIMPLE FORMULA

Calculating your work comp premium can be complex, but it doesn't have to be a mystery. Work comp carriers estimate and audit your premium based on your company's:

1. PAYROLL

For every \$100 of payroll, companies charge a specific rate based on the type of work your employees complete.



2. CLASSIFICATION RATE

Some types of work are naturally at a higher risk for workplace injuries. Your premium is based, in part, on the risk associated with the work completed in your type of business.



3. E-MOD

EXPERIENCE MODIFICATION FACTOR

An e-mod is a calculation that uses your past loss experience to predict your future losses. It also compares your loss history to your industry average.



PREMIUM

This simple formula is the basis for work comp premium, but there are numerous other factors that determine your final premium.



More information on work comp premium and e-mods can be found in [Breaking Down Work Comp Premium](#) and [Making the Grade: E-Mods and Work Comp Premium](#).

1.800.442.0593 | www.mem-ins.com