



**WE WORK
Where You Work**

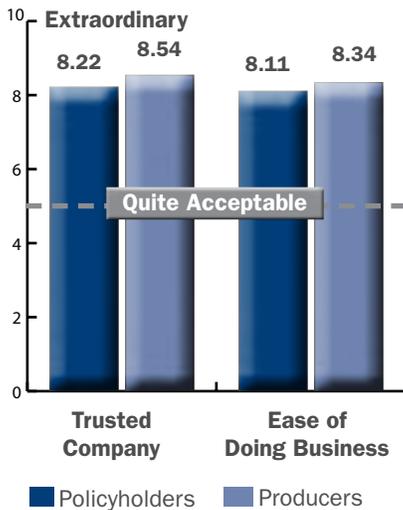


Missouri Employers Mutual

MEM helps you protect people and your bottom line.

MEM works with independent agents to help you create safe, productive work environments, and effectively manage injury claims if they do occur. With MEM on your side, you can connect with a wide range of people, programs and resources—all focused on safety and service. We'll help you manage work comp costs to protect people and your bottom line.

Customer Satisfaction



On a 10-point scale, with 5 being quite acceptable, surveyed policyholders and producers rank us near the top in trust and ease of doing business.

Market Leader

Headquartered in Columbia, MEM is Missouri's No. 1 provider of work comp insurance, with nearly 14,000 policyholders. We've remained at the top since we opened in 1995 because of our top-notch value and service.

Managing Costs

SAFETY

At MEM, we know that safety doesn't just result in fewer claims, it saves lives. That's why we deliver more workplace safety resources than other carriers. It shows: more than 80 percent of our policyholders are injury-free in a typical year.

MEM's Loss Prevention professionals bring our WorkSAFE philosophy to policyholders by providing sample safety programs, consultations and customized training. Our safety website, worksafecenter.com, makes it easy for you to connect with safety resources to protect your business.

Workplace safety pays off. Since 2012, MEM has annually recognized policyholders for their safety records by paying dividends. Policyholders at all premium levels were eligible to receive a percentage of premium paid based on their loss ratio results.

CLAIMS MANAGEMENT

MEM's prompt, personal claims service is unmatched. Our outstanding medical

With offices throughout the state, MEM's work comp professionals are better able to serve you. That's why we've remained Missouri's No. 1 provider of work comp insurance since inception in 1995.

network and innovative programs, including nurse case management, pharmacy benefit management and return to work, were designed to help lower medical costs and provide the best outcomes for all. Since 2012, MEM's savings off billed medical charges averaged more than 50 percent.

HERE TO SERVE YOU

We take pride in our exceptional service and availability for Missouri businesses. MEM writes business in almost all 600 NCCI class codes, premium sizes from less than \$1,000 to more than \$1 million and businesses in every county in the state. We are dedicated to providing quick, effective and personal service that meets the unique needs of our policyholders.

For more information:

www.mem-ins.com

1.800.442.0593

