



## LOWER E-MOD Reduce Premium

# Safety and Risk Services

**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 workers compensation premium. Missouri Employers Mutual 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 86 percent of our nearly 16,000 policyholders were injury-free in 2016. Our safety philosophy, WorkSAFE, was designed to help policyholders work smart in accident-free environments.

**IN 2016, more than**

**86%**  
of MEM's approximately  
**16,000**  
policyholders were  
injury-free. That's no accident.

With more Safety and Risk 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

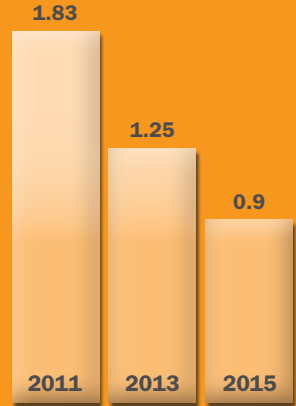
By helping you understand what's driving your losses and how to control these risks with a reasonable action plan, our Safety and Risk Consultants put the power in your hands to create a safe working environment.

#### SEMINARS

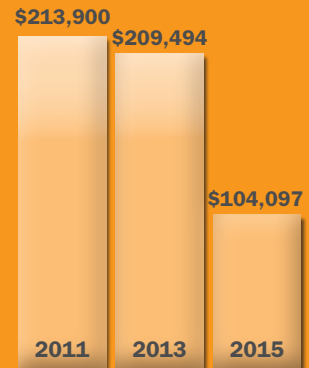
Take advantage of our seminars throughout the year on topics ranging from OSHA requirements to free courses on defensive driving, risk management, fall protection and more. Many provide the opportunity to earn continuing education credits or certification maintenance.

#### CUSTOM TRAINING

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



**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](http://worksafecenter.com) for a variety of free downloadable materials and tutorials—all designed to help you prevent injuries.

#### SAFETYSMARTS

MEM has also developed a growing list of initiatives that reduce both injuries and costs. We call this unique and comprehensive portfolio SafetySMARTS.

Missouri Employers Mutual



For more information:

[www.worksafecenter.com](http://www.worksafecenter.com) 1.888.499.SAFE (7233)