

Beyond the Policy

What to expect from your MEM partnership



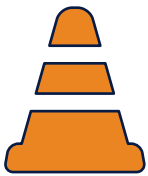
MEM's entire team works in-house, in your region.

- Safety consultants
- Claims adjusters
- Attorneys
- Auditors

We know the laws in the states we serve. And unlike multiline carriers built for volume, our people pick up the phone. You'll work with a real person who knows your name – and your business.

We don't wait for injuries to happen.

MEM's Safety and Risk Consultants are regional specialists who know your industry, your state, and the specific hazards your employees face.



- Site safety assessments and hazard identification
- Customized safety training and extensive resource library
- Tailored guidance from safety experts who know your business

Safety Grant Program

Apply for up to \$10,000/year in matching funds for safety equipment upgrades – reviewed by MEM experts who already know your operation.

\$3.6M

invested in policyholder safety grants

96%

average reduction in claims related to grants

\$10K

annual match for selected policyholders



AM Best A- (Excellent)



AM Best Financial Size Category: IX










Mutual structure – policyholders first, not shareholders



30+ years of regional work comp expertise

If an incident occurs, our team is behind you.

Claims, legal, nurse case management, audit – all in-house, in your region. One coordinated team from the first report through resolution.

-  **24/7 nurse triage** for an immediate response, any time
-  **Local claims adjusters**, specialized in the laws of the states we serve
-  **In-house nurse case managers** supporting recovery from day one
-  **Field service managers** as liaisons between you and your claims team
-  **Return-to-work coordinators** reducing lost time and claim severity
-  **CompLegal**, our in-house law firm, handling most litigated claims
-  **In-house fraud investigative unit** spotting red flags before costs escalate



MEM's pharmacy costs are **2%** of medical spend – one-quarter the industry average.

Better care coordination means less pharmaceutical dependence and faster recovery.

95% of litigated claims are handled by MEM's in-house law firm.

No outside billing. No incentive to drag things out.



“Our workers compensation insurance doesn’t just check a box – it gives us peace of mind. [The MEM] team is responsive, reliable, and genuinely cares about keeping our people protected. That’s a partnership we can trust.”

Abi Wagner, Manager, Mo-Kan Trailer Repair

Your experience modifier is your biggest lever.

$$\text{Premium} = \text{Payroll} \times \text{Classification rate} \times \text{E-mod}$$

On \$200K in annual premium, the difference between a 0.85 and 1.15 e-mod is **\$60,000 per year**. One mismanaged claim can affect your e-mod for three years. MEM helps you prevent injuries and manage claims to reduce your e-mod.

Flexible payment options that match your cash flow.

- > **Pay As You Go** – calculated on actual payroll each period
- > **Annual prepaid** – pay in full at inception
- > **Installment plans** – no fee for auto EFT
- > **Payroll reporting** – connect to your system or self-report

PARTNERSHIP IN PRACTICE

