You know your business. We know work comp.

Why a specialized partner makes a difference.

Workers compensation protects your people and shapes your long-term costs. Most carriers sell a policy and move on. MEM was created to stay. **Work comp is all we do** – every expert, every resource, every decision supporting safe, healthy, and strong workplaces.

Here's what that focus looks like next to a multiline carrier dividing its attention across auto, property, liability, and more.

	MEM – work comp specialist		Multiline carrier	
Focus	✓	Work comp is the only line; every adjuster, safety consultant, and legal expert is specialized	✗	Work comp is one of many lines; support is generalized or outsourced to third parties
Safety and risk services	✓	On-site consultation, safety grants, and industry-specific resources to prevent injuries	✗	Self-service tools and general guidance; safety is not a primary investment
Claims and return to work	✓	In-house adjusters, nurse case managers, and return to work coordinators, all with deep work comp knowledge	✗	Centralized, high-volume operations; adjusters cover multiple lines; return to work support varies
Premium audit	✓	Specialized, in-house auditors who understand work comp payroll, classification, and exposure, ensuring premium reflects actual risk	✗	Generalized or outsourced audit staff are less equipped to handle work comp complexity
Customer support	✓	Live, regional teams who know your account and stick with it	✗	Call centers and automated systems; the person you reach may not know your history or environment

A multipolicy bundle looks good on paper. But over time, injuries, a rising e-mod, and mismanaged claims cost more than the discount. MEM's in-house safety, claims, and customer support are built for the long term.

AM Best
A- (Excellent)

Mutual structure –
policyholders first, not shareholders

30+ years of
work comp expertise

MEM

mem-ins.com

800.442.0593

The MEM advantage

Prevent injuries

MEM policyholders have access to safety and risk consultations and industry-specific resources that help you **address risks before they lead to injuries**. Policyholders can also apply for safety grants of up to $10,000/year to help fund improvements that protect employees.

MEM has invested **$3.6M+ in safety grants** – and recipients have seen a 96% reduction in claims related to the intervention implemented.

Support recovery

If an injury occurs, your carrier's response can influence the employee's medical care, recovery, and return to work. MEM's claims, legal, nurse case management, and return-to-work experts work together in-house – **one coordinated team from first report through resolution**.

84% of MEM's permanent partial claims reach Maximum Medical Improvement* within six months, compared to 53% in the industry.

Control costs

Work comp premium is based on several factors, including your e-mod, a score that reflects your claims history. But **the real cost of an injury goes beyond your e-mod** – lost productivity, disrupted operations, recruiting and retraining, and hurt morale add up fast.

MEM's safety, claims management, and return-to-work specialists help you **improve your e-mod and control those costs**. When claims do go to litigation, 95% are handled by MEM's dedicated legal team. No outside billing, no incentive to drag things out.

96%
reduction in related claims among grant recipients

84%
of claims reach MMI within 6 months

95%
of litigated claims handled in-house

**Maximum Medical Improvement (MMI) is the point at which an injured worker's condition has stabilized. Faster MMI means more effective medical management – and a faster return to normal life.*

> *"MEM believed in our safety initiative from the very beginning. To see it come to life and be used for employee training has been incredible. We truly appreciate MEM's support, through both the safety grant and the ongoing safety consultation."*
>
> ***Stacy Spradling, Chief HR Officer, Emmaus Homes***

Partner with a carrier built for work comp

MEM was created to serve businesses and employees – and 30+ years later, we still make every decision with that purpose in mind.

Ask your agent how your current carrier's in-house resources compare to MEM.