

The Power of Investing in Safety

Three Real Examples of How Lower E-Mods Equal Premium Cost Savings



No two businesses are alike, but they all need personal care and commitment.

At MEM we get to know your business and help you develop a plan to reduce your work comp cost and increase workplace safety.

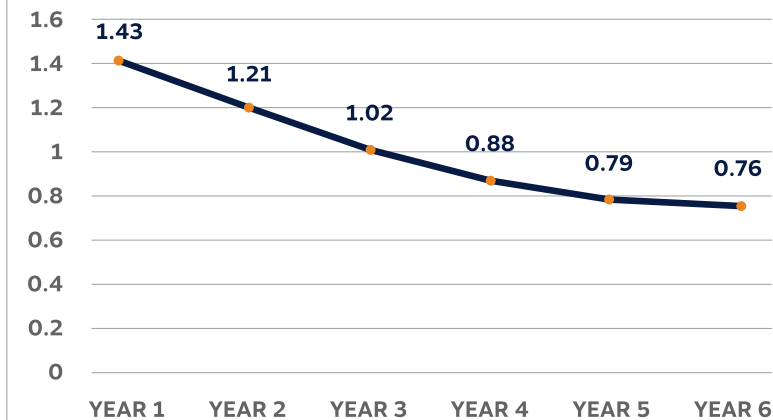
We've been helping our policyholders **work with confidence** for more than 25 years and our results speak for themselves.

Check out some of the ways we have supported businesses in reducing their e-mod.



Problem: Roofing comes with inherent risks of falling and is the fourth most dangerous job in the US.

XYZ ROOFING



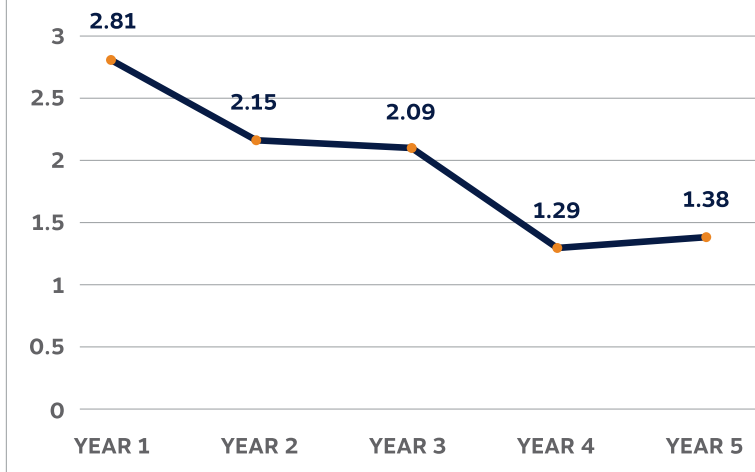
Solution: Helping XYZ Roofing reduce their e-mod began with jobsite observation and ended with helping them develop a solution to keep their employees safe, including:

- Began quarterly meetings with MEM's Safety and Risk Services (SRS) Team.
- Developed pre-work safety training and a jobsite specific fall protection system checklist with MEM's SRS assistance.
- Utilized MEM's safety resources.
- Developed a managed medical care solution with MEM's Claims Team.



Problem: Manufacturing is often repetitive. Rectifying problem areas while trying to achieve the desired production levels can be challenging.

ABC MANUFACTURING



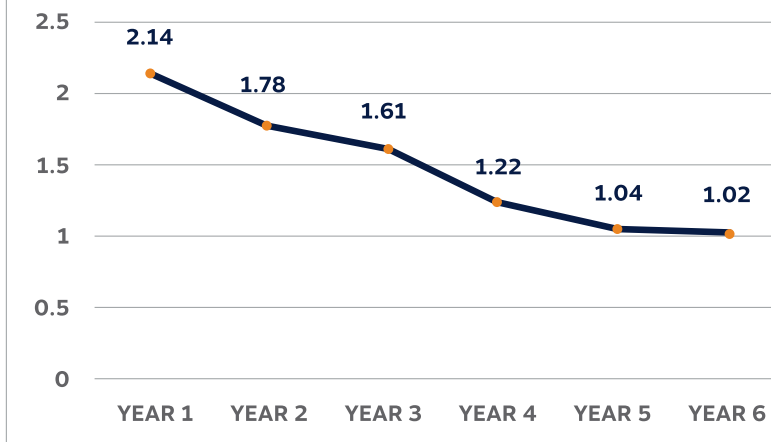
Solution: Helping ABC Manufacturing was all about connecting them with MEM's experts to develop a focus on safety within the business. Changing their safety culture included:

- Developed a plan to report claims within 24-hours to increase efficiencies and reduce costs.
- Utilized MEM's Report Only option by paying small medical only claims out of pocket. These claims do not count against their e-mod.
- Worked with an MEM Signature Partner Agency that reinforced the importance of safety.
- Utilized MEM's SRS team to identify hazards and prevent repeat injuries.



Problem: Providing support services for homebound patients can expose an employee to a number of hazardous situations.

SUPPORT SERVICES LLC



Solution: Support Services LLC experienced several years of high losses and had the need for better safety equipment. Their solution included:

- Applied for and received two MEM Safety Grants for new safety equipment.
- Developed an active relationship with MEM's SRS Team.
- Utilized MEM's Return to Work resources to develop a light duty alternative to help get employees back to work.

MEM helps you lower your e-mod and receive the most value from your work comp insurance. This value is why it's so important to choose a work comp carrier seeking a long-term partnership. Our promise to you is to provide the services and resources you need to help every employee work with confidence. Investing in your safety is central to who we are.