



Previsor Insurance

Previsor and Missouri Employers Mutual help you protect your people and your bottom line.

Now there's a better option for your multistate workers compensation needs: Previsor Insurance and Missouri Employers Mutual.

Previsor offers workers compensation coverage you can count on and MEM's exceptional services to help businesses save lives and money. It's a winning combination 20 years in the making.

PREVISOR, is backed by Missouri Employers Mutual, a company rated:

8.9/10

overall as a provider of workers compensation coverage, with an average of

90%

of policyholders likely to recommend

2016 Policyholder Satisfaction Survey

About Previsor

For two decades MEM has been strengthening its position as Missouri's work comp market leader, but there are still some Missouri businesses that can't be served effectively—for example, the retail store in Kansas City, KS, with multiple storefronts just miles away in Missouri.

Enter Previsor Insurance. Previsor is licensed in Kansas and 17 other states near Missouri. A wholly owned and independently managed investment of MEM, Previsor is ready to meet your workers compensation needs. Previsor provides the policy, and contracts with MEM to deliver the services that nearly 16,000 Missouri businesses rate top notch.

Managing Costs

SAFETY

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.

MEM's Safety and Risk professionals bring the 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.

SUPPORTED BY MEM

Founded: March 1995

Policyholders:15,859

Net earned premium:\$208 million

Financial strength: A- (Excellent) from A.M. Best

Policyholders' equity:\$255 million

Cash and invested assets:\$576 million

Employees:297

Offices: Columbia (headquarters) Kansas City Springfield St. Louis

as of Dec. 31, 2016

Previsor is backed and reinsured by Missouri Employers Mutual, which holds an A- (Excellent) financial strength rating from A.M. Best. Previsor is also a member of the Kansas Guaranty Association.

CLAIMS MANAGEMENT

You'll receive prompt, personal claims service that's unmatched. Our outstanding medical 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. MEM's savings off billed medical charges averages more than 50 percent.

HERE TO SERVE YOU

MEM has had success with businesses of all kinds and sizes, so Previsor shares their healthy appetite. Previsor will quote business in almost all of the NCCI class codes, including startups and policies with very little premium. Our greatest success will come with those clients who are committed to workplace safety and effective claims management.

For more information:

 www.previsorinsurance.com  1.800.442.0593

