

# PREVISOR

## Frequently Asked Questions

### GENERAL

#### Who is Previsor?

Previsor is a workers compensation insurance company that is a wholly owned and independently managed investment of MEM. Previsor provides the work comp policy you need and contracts with MEM to deliver services that help your business save lives and money.

#### What business does Previsor write?

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.

Previsor's initial launch is in Kansas to better serve businesses with Missouri and Kansas payroll. Previsor has work comp licenses in 18 states in the Midwest and will begin writing in them over the next several years.

Our goal in launching Previsor is to serve more Missouri businesses, with their out of state exposure. Previsor will only write accounts that have both Kansas and Missouri payroll.

#### Does Previsor have a financial strength rating?

Previsor Insurance is a new carrier that doesn't have a financial performance history to evaluate and rate. The company is backed by Missouri Employers Mutual, which has an A- (Excellent) financial strength rating from A.M. Best and \$500 million in assets.

MEM reinsures Previsor through a cut-through endorsement. A cut-through endorsement protects policyholders in the unlikely event Previsor becomes insolvent. In that situation, MEM would assume liability for the loss and make payment directly to the policyholder.

### AGENCY/PRODUCER

#### How does my agency get appointed with Previsor?

Previsor contracts with agencies that understand the right work comp carrier can help save lives and money for businesses. Previsor's initial launch is in Kansas to better serve businesses with Missouri and Kansas exposure. If your agency can help fulfill this goal, contact your MEM Business Development Manager to discuss goals and commitments. Agencies with current MEM and Argonaut policies with Kansas exposure will be appointed with Previsor for this renewal business.

#### How do I submit business?

If you are an appointed Previsor agent, log in to iNet and use Quick Quote and EZ-App.

#### Is there performance commission?

Previsor's Signature Partner program is designed to recognize and reward agencies with tremendous performance in areas that support Previsor's business plan. Agencies that earn Signature Partner status have the opportunity to earn bonus commission based on performance for both new and renewal business.

#### Does Previsor premium count toward my MEM Signature Partner status?

No, only MEM premium is considered for the MEM Signature Partner program.

#### Can I still choose Argonaut for my clients' other states needs?

Yes, for those states where Previsor does not currently write business. But, there's nothing to lose and everything to gain by partnering with MEM and Previsor in active states. MEM fully backs Previsor policies and provides proven service that has saved lives and money for policyholders for two decades.

### POLICY/POLICYHOLDER

#### Does anything change with the services I receive or how I get them?

We've worked hard to make this relationship as seamless as possible. We want policyholders who have exposure in Missouri and Kansas to get the best solution for their work comp needs with the least hassle. You'll receive two policies because you'll have two insurance carriers, MEM and Previsor.

All services are provided by MEM, and we'll deliver information and conduct transactions together for your one account. This means you'll get one bill and have one login to iNet, our secure website where you can view account information, report and manage claims, make payments and more.

#### Do Previsor policies get dividends?

Previsor is not a mutual insurance company like MEM, so policy dividends are not a part of Previsor's offering. If a policyholder has MEM and Previsor policies, the MEM policy is eligible for dividends, if they are paid.

#### How will the policy for my client be presented?

You and your client will receive two policies: an MEM policy for their Missouri exposure and a Previsor policy for their Kansas exposure. If your client has exposure in other states, they will also receive a policy from Argonaut, our fronting partner.

#### How will Previsor policies be serviced?

We've worked hard to make this relationship as seamless as possible. We want to offer you an integrated solution for businesses with exposure in Kansas and Missouri, so while we will issue two policies, all services are provided by MEM for the entire account. Services, representatives and information will all be at the account level.

#### Who do I contact for Previsor services?

MEM is providing services for Previsor.

You can reach us at:

1.800.442.0593

customerservice@mem-ins.com

For more information:



[www.previsorinsurance.com](http://www.previsorinsurance.com)



1.573.499.4333

