

# MEMIC MIDDLE MARKET GUARANTEED COST IS YOUR PRODUCT FOR MIDDLE MARKET CUSTOMERS



## More Value, Better Results

MEMIC offers workers' comp products for mid-sized and large companies across a wide variety of industries. MEMIC's award-winning combination of specialized safety services and proven injury management is tailored to minimize losses and focus on prompt treatment of workplace injuries. **That's our promise.**

We know safety excellence is a smart investment for employers and a competitive advantage for our agency partners. Our goal at MEMIC is to prevent your customers from ever having to file a claim.

### Appetite for Middle Market Clients

Talk to your underwriter to see if your customer is right for us.

- ✓ Manufacturing
- ✓ Hotels, Resorts, and Country Clubs
- ✓ Retail including Restaurants and Grocery Stores
- ✓ Private Schools, K-12, Charter Schools, Colleges and Universities
- ✓ Insurance Companies, Financial Institutions, and Law Firms
- ✓ Auto Dealers and Repair
- ✓ Warehousing and Fulfillment Centers
- ✓ Physicians and Professional Offices

### IDEAL CANDIDATES

- ▶ Premium of \$50,000–\$750,000
- ▶ Customers wanting to create a safety plan
- ▶ Favorable loss history

### MEET MEMIC

#### STRONG FINANCIALS

AM BEST "A" Excellent Rating



#### WE'VE GOT YOU COVERED

Licensed in every state

#### CLAIMS SERVICE LEADER

Policyholders stay with MEMIC

For more information, visit [memic.com/thememicedifference](https://memic.com/thememicedifference)

# MEMIC

## WHY MEMIC MIDDLE MARKET IS RIGHT FOR YOUR AGENCY

- ▶ **Consistent pricing.**
- ▶ We value our independent agents.
- ▶ Each agency relationship is managed directly by a local Senior Production Underwriter, responsible for all new and renewal business.
- ▶ Premium qualifies for profit sharing.
- ▶ With our Champion Circle agency program, MEMIC rewards its top performing agencies with a \$10,000 annual benefit program.
- ▶ Indemnity Claim Adjuster pendings are limited to 150 files.

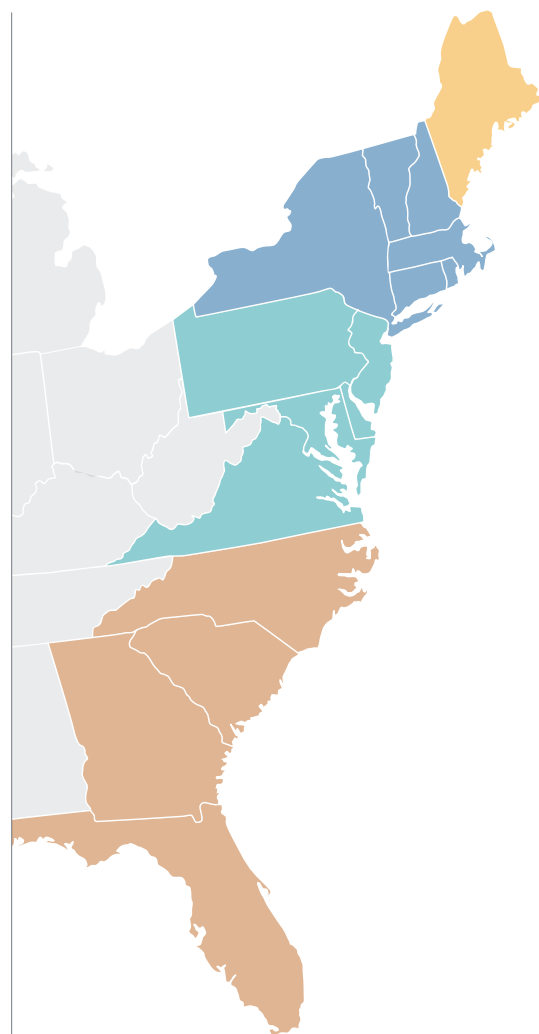
## WHY MEMIC MIDDLE MARKET IS RIGHT FOR YOUR CUSTOMERS

- ▶ MEMIC is your partner for workplace safety. Our integrative approach to safety reduces injuries and saves employers money.
- ▶ The tailored MEMIC safety approach can reduce employee turnover.
- ▶ 24/7 Injury Triage Services can reduce claims by more than 50%.
- ▶ Better safety boosts employee morale and worker productivity.
- ▶ Employers see reduced expenses related to medical care, paid time off, litigation and disaster mitigation.
- ▶ Customers improve cash flow with "Comp-As-You-Go."

### Sample Accounts Written by MEMIC in 2021

Business Description	Premium
<b>Auto Dealership</b>	<b>\$44,000</b>
<b>Manufacturing - Plastics</b>	<b>\$114,000</b>
<b>Hospitality - Hotel</b>	<b>\$70,000</b>
<b>Manufacturing - Bakery</b>	<b>\$120,000</b>
<b>YMCA</b>	<b>\$73,000</b>
<b>Manufacturing - Food Products</b>	<b>\$1,400,000</b>
<b>Hospitality - Restaurant</b>	<b>\$198,000</b>

For more information, visit [memic.com/thememicdifference](https://memic.com/thememicdifference)



*MEMIC's professionals are located throughout the Northeast, Mid-Atlantic and Southeast and licensed in all states.*

### QUESTIONS ABOUT MEMIC MIDDLE MARKET?

 Call 800-660-1306

### QUESTIONS ABOUT WHETHER ACCOUNT MEETS GUIDELINES?

 [msubmissions@memic.com](mailto:msubmissions@memic.com)

# MEMIC