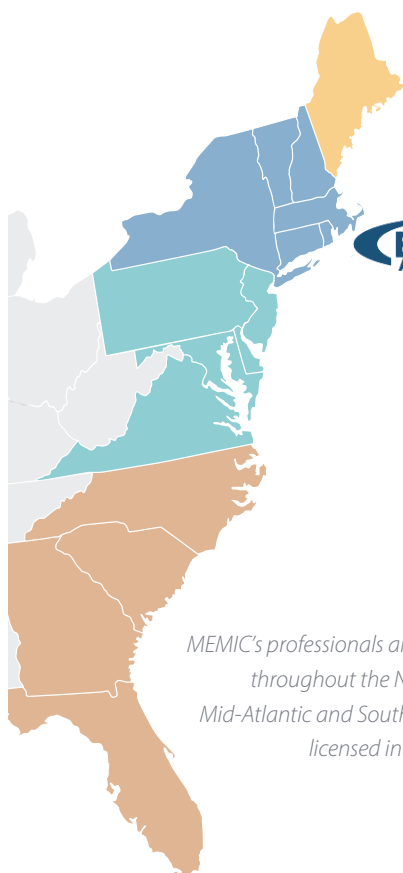




YOUR TRUSTED PARTNERS FOR WORKERS' COMP



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



The mission of The MEMIC Group is to make workers' comp work better with compassion, trusted partnerships, and relentless commitment to workforce safety.

MEMIC is more than a safety company that writes workers' comp insurance.

We believe that safety excellence is a smart investment for employers and a competitive advantage for our agency partners.

MEMIC is one of the premier workers' compensation insurers in America.

Rated "A" Excellent by the global credit rating agency AM Best. Licensed in every state.

MEMIC offers customized safety solutions that reduce injuries and control workers' compensation costs. That's why more than 8 out of 10 policyholders stay with MEMIC.

MEMIC BY THE NUMBERS 2022



MEMIC insures more than **20,000** employers and their estimated **300,000** employees



Assets:
\$1.6 Billion



Premiums Written:
\$401.5 million
Premium to Surplus Ratio:
.76:1

For more information, visit memic.com/thememicrodifference

MEMIC

The MEMIC Difference

► IDEAL CANDIDATES

MEMIC EXPRESS

Agencies can quickly rate, quote, and issue for eligible classes without consulting MEMIC loss control. Express policyholders access hundreds of free industry-best safety training videos, compliance tools, workshops, webinars, Safety.BLR.com®, HR.BLR.com® and E-ERGO™, our personalized ergonomic assessment tool.

- Premium of \$500–\$50,000
- Favorable loss history
- Fixed locations preferred with limited over-the-road exposure

MEMIC'S MIDDLE MARKET APPROACH

Middle market policyholders receive a dedicated loss control consultant and claims team. Our dedicated claim handling approach means employers work with a local specialist for all their claims. Policies require a loss control survey with safety action plan prior to binding.

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

MEMIC'S LOSS SENSITIVE DIFFERENCE

Your larger customers and prospects may be ideal candidates for lowering their costs with a large-deductible workers' compensation program. By paying their routine claims and insuring for high-cost losses, they can potentially save substantially on their annual premiums.

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.

- Premium of \$350,000 and up
- Financially secure employers with accessible cash reserves
- A desire to benefit from a high deductible vs. guaranteed cost
- Broader appetite from MEMIC

PROFITABLE APPETITE FOR EXPRESS/MIDDLE MARKET

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



It is refreshing to 'partner' with an insurance company that still believes in the importance of relationships and old school underwriting... To put it simply, MEMIC just gets it.



SHAWN BERG
PARTNER, CHIEF OPERATING OFFICER
STAHLKA AGENCY
MEMIC CHAMPION CIRCLE AGENT

THE MEMIC AGENT DIFFERENCE—TRUE PARTNERSHIP

- MEMIC is proud to be represented by a select group of independent local agencies and brokers.
- MEMIC does not work with wholesalers.
- With our Champion Circle agency program, MEMIC rewards its top performing agencies with a \$10,000 annual benefit program.
- Each agency relationship is managed directly by a local Senior Production Underwriter, responsible for all new and renewal business.
- Loss Control, Claims, and Premium Audit services are all provided by local MEMIC team members.
- 24/7 Injury Triage Services can reduce claims by more than 50%.
- Customers improve cash flow with "Comp-As-You-Go."

MEMIC