



Work Comp Insurance protects the restaurant business you've worked hard to craft - and keeps you moving forward.



Missouri Employers Mutual and the Missouri Restaurant Association are partnering to help restaurant members be successful. As the MRA's endorsed workers compensation provider, MEM offers personalized and comprehensive programs that help restaurants operate safely.

All Missouri Restaurant Association members will receive aggressive pricing and a 5% credit on their policy premium when enrolling in autopay or prepaid. To learn more about MRA membership, visit <https://www.morerestaurants.org/>.

MEM insures approximately 26% of the Missouri work comp market and more than 600 Missouri restaurants.

We look forward to sharing all that MEM has to offer with a greater number of Missouri restaurants!



"I've been in the restaurant industry for 48 years and this is the first time an insurance company has offered to help me improve safety in my restaurant," said Herman Styles, owner of Colton's Restaurant and Grill and past president of Missouri Restaurant Association.



SAFETYSMARTS = MORE VALUE FOR YOUR PREMIUM

MEM is changing what you get from your work comp policy with our value-added SafetySMARTS initiatives.

- **Safety Grants** – Receive a dollar-for-dollar safety grant, up to \$10,000.
- **Safety Dividend** – Earn a safety dividend when you commit to safety and achieve positive results.
- **Nurse Aid** – Get the right care at the right time with our 24/7 nurse triage work injury line.
- **Post Offer Employment Testing** – Protect your new hires and save money.

ABOUT MEM

MEM provides cost-effective work comp insurance to businesses of all sizes. Their personalized approach and comprehensive safety programs protect employees, save lives and help organizations move forward with confidence.

ABOUT MRA

The Missouri Restaurant Association serves as an indispensable resource to the foodservice and hospitality industry by promoting, educating, empowering, and protecting the Missouri restaurant community.