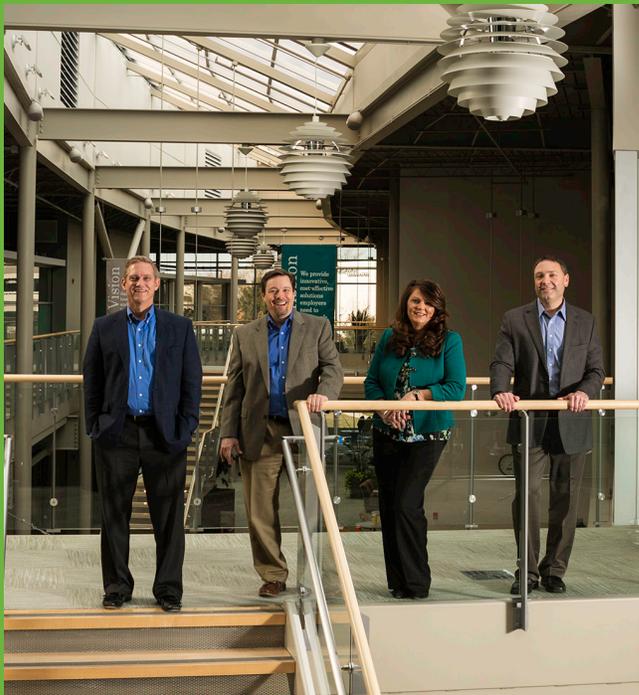


# Safe and Sound

Missouri's largest provider of workers' compensation insurance



## Missouri Employers Mutual - Columbia, MO

Safety is job one for Missouri Employers Mutual, which provides workers' compensation insurance to more than 14,000 Missouri employers. "In our world, a good day is one when every worker makes it home safely," says CEO Jim Owen.

Innovation and service also matter. Thanks in part to the insurer's pioneering loss prevention and safety programs, more than 80 percent of its policyholders are injury-free in a typical year.

In Commerce Bank, Missouri Employers Mutual found a bank with similar values. "We need partners who understand our mission and help us achieve it," Jim says.

That includes helping the company collect insurance premiums efficiently, invest them effectively and, when accidents happen, pay claims quickly and accurately.

Before Commerce introduced Missouri Employers Mutual to lockbox services, for example, slower payment processing meant more policies were in danger of cancellation due to late payment. "Now, payments are processed faster, and we can protect our policyholders' coverage by providing same-day resolution of any exceptions," explains Rhonda Colley, customer service director.

In addition, the electronic payment system Commerce implemented, CommerceVantage™ Claims Payments, makes it easier - and safer - for the insurer to process thousands of claims-related payments each week. The Commerce Trust Company, meanwhile, manages half of its sizable investment portfolio, the income from which "is the lifeblood of our company," says Doug Phillips, chief financial officer.

"Commerce takes a genuine interest in our business," says Perry Heckemeyer, controller. "Any time a question comes up, they are quick to offer solutions."

"The word that comes to mind is partnership," adds Doug. "Because we can depend on Commerce, our policyholders can depend on us."

For more information on automating your claims payment process, contact your Commerce Bank Sales Representative or call 1.800.892.7104.

From left: **James C. "Jim" Owen**, president and chief executive officer; **Doug Phillips**, vice president, finance and chief financial officer; **Rhonda Colley**, customer service director; and **Perry Heckemeyer**, controller.

Here's what Missouri Employers Mutual has to say about their Commerce Bank program:

*"Now, payments are processed faster, and we can protect our policyholders' coverage by providing same-day resolution of any exceptions."*

**Rhonda Colley**  
Customer Service Director  
Missouri Employers Mutual