

SFM's physicians

SFM's in-house physicians have years of experience in occupational medicine. They are a big part of the aggressive medical case management used in all lost-time cases.

Daniel M. Janiga, M.D., M.P.H., FACOEM, FAAFP, FACPM,
SFM Medical Director

Mark L. Berg, M.D., F.A.C.P., F.A.C.E.P.
SFM Medical Consultant

Beth A. Baker, M.D., M.P.H.
SFM Medical Consultant



SFM's medical, legal, and claims expertise addresses issues and heads off problems, resulting in lower overall claims costs.

SFM's in-house attorneys

SFM's in-house legal firm—Lynn, Scharfenberg & Associates—is a staff of attorneys who can provide valuable information and often help avoid litigation. Their services are available at no charge to policyholders.

Andy Lynn
Chief Defense Counsel

Mark Lorentzen
Defense Counsel

Steve Scharfenberg
Assistant Chief Defense Counsel

Cheryl Bowsfield
Senior Defense Counsel

Chapin Hall
Senior Defense Counsel

Danielle Bird
Defense Counsel

John Hollick
Senior Defense Counsel

Tom Davern
Defense Counsel

Beth Mandel
Senior Defense Counsel,
Director of legal training

Kathy Bray
Senior Defense Counsel
Duluth-based