



# SFM COMPANIES

specializing in workers' compensation  
for small business owners

## 2009 Annual Review *at a glance*

SFM's expertise and efficiencies helped thousands of small business owners in 2009—some with claims, most without—so they could stay focused on running their businesses.

### Employment practices liability coverage.

Launched by SFM in 2009 in response to the growing risk of employment practice lawsuits facing small business owners. Designed with coverage options starting less than \$26 per employee.

**MyPayroll.** Enhanced in 2009 with better navigation and ability to attach documents. Preferred over the paper form by more than 70 percent of SFM's small business policyholders. Gives them the ease of going online to submit payroll information for the annual workers' compensation premium audit.

**ePay.** Launched in early 2009, enabling direct-billed policyholders to pay premiums online through secure electronic check transactions.

**Online injury reporting.** Reached a record high in 2009: 73 percent of injury reports were submitted online via [www.sfmic.com](http://www.sfmic.com), helping employers report promptly and expediting the management of claims.

**Claims experts.** Managed 9,500 new claims in 2009 for the best outcomes and low costs. For the 11th year, SFM ranked No. 1 among Minnesota's larger insurers for prompt response on claims, according to the annual state report.

### Fewer injuries than expected in '09

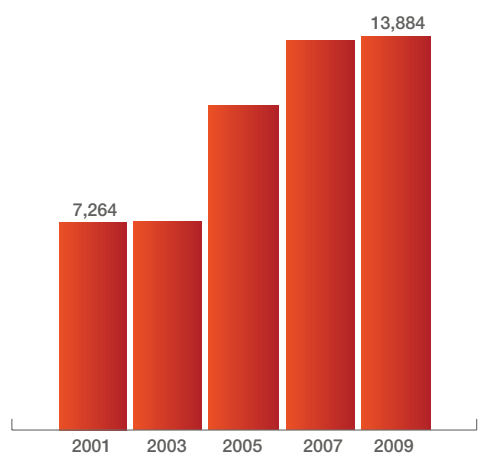
Congratulations to those of you successful in preventing work injuries. Carrying that success forward will continue to help control business costs.

#### In 2009—

**94 percent** of small business policyholders renewed their SFM coverage—demonstrating high customer satisfaction.

**13,884 employers** of all sizes and industries chose SFM for workers' compensation coverage and services. More than three-quarters are small business owners.

**\$100.04 million**—SFM total written premium.



Employers served (Includes insureds and self-insureds)

For SFM's full Annual Review, please go to [www.sfmic.com](http://www.sfmic.com) > Employers > Resources > Publications

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