

'Should I submit this app to SFM?'

Let SFM quote business of all types, sizes and locations

Overview

Large, small and middle markets—our teams at SFM specialize in serving the needs of these specific areas of the market. We welcome business in all those markets.

We welcome business across all industries, too. Our book of business reflects a cross-section of our region's business. SFM is not a niche market.

Submit applications through SFM Application Manager.

Small business accounts

SFM looks for very small business accounts that are low exposure and low maintenance. SFM's volume of small business—policies as little as \$200—has grown substantially in recent years.

Through SFM Application Manager (SAM), agents can quote and bind low-risk small accounts.

Middle market accounts

SFM has a continuing appetite for middle-market business. It looks for employers with loss histories that are not so unpredictable as to make pricing a dart board game.

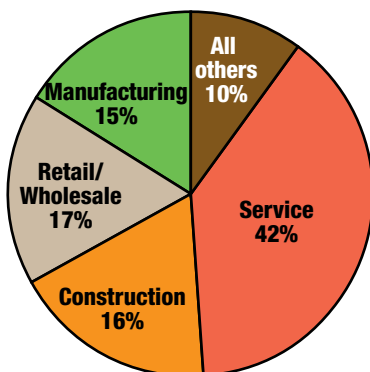
We look for indications of openness and commitment to loss prevention and return-to-work. We're a good match for employers that have an engaged human resources staff and show they value their employees, because they generally are going to make good use of what we have to offer when it comes to work comp claims.

A long view is important. We look for employers who have sufficient interest in making theirs a work comp program for long-term cost control.

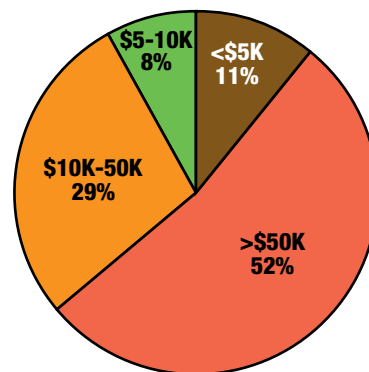
SFM may even be a match for employers in industries known for volatile losses—such as trucking and healthcare—but who have distinguished themselves by establishing effective, long-term safety programs or by responding proactively

In-force premium

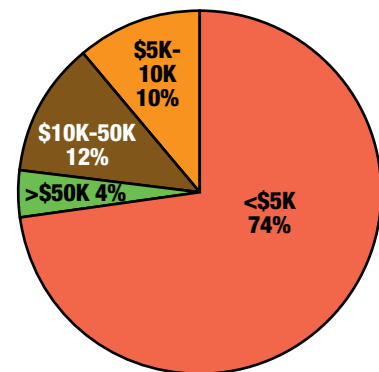
updated February 2010



Total premium by industry



Total premium by premium group



Number of policies by premium group

to injury. SFM is a good match to help them make this a competitive edge for their business.

Large accounts

SFM actively writes large accounts over \$200,000. Many large employers are looking for a workers' compensation partner whose services match with the objectives of their own pre- and post-injury activities—services such as loss prevention consultation, the aggressive medical case management of SFM's in-house consulting doctors, nurses and occupational therapists, and the legal expertise of SFM's attorneys.

SFM welcomes opportunities to develop these long-term, two-way relationships. SFM works with large employers and their agents to develop large-deductible and loss-sensitive plans customized to their tolerance for insurance risk and need for deeper levels of personalized service.

What to include in your submission

Providing SFM underwriters with accurate and complete application materials helps to get a better picture of the employer's operation controls.

Required application materials include:

- Completed ACORD application.
- Currently valued three- to five-year loss runs.
- Experience mod worksheet.

If you have additional information about an individual operation, please include it with your submission.

Examples

Small accounts

- Light manufacturing
- Retail
- Churches
- Artisan contractors

Middle market accounts

- Healthcare
- Printers
- Contractors

Large accounts

- Schools / colleges
- Automotive
- Service

Bottom line

SFM wants to work with you to understand the risk and develop pricing that is both competitive and appropriate. You are encouraged to let SFM quote business of all types, sizes and locations. If you have questions, please contact an SFM underwriter.

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SFM[®]
The Work Comp Experts

New business sampler

Recent examples of new business in Minnesota, Iowa, Nebraska, South Dakota and Wisconsin

School District	self-insured
Steel Manufacturer	self-insured
School	\$1,296,975
Furniture Store Chain—multi-state	782,000
Nursery	466,423
School	271,901
Automotive Lighting Manufacturer	180,265
Hospital	141,686
Machinery Manufacturer	95,000
Dairy	72,985
Hospital	71,685
Funeral Homes	64,882
Hospital	53,746
Printer	49,545
Plumber	49,401
Carpenter / Cabinet Maker	47,215
School	46,357
Nursing Home	41,722
Gas Stations	29,380
School	24,340
Cabinet Maker	17,598
Auto Repair	11,995
Country Club	7,368
Theater	6,511
Lumber Yard	6,009
Architect	4,852
Dentist	4,483
Dentist	4,000
Restaurant	2,694
Restaurant	2,547
Farm	2,355
Hotel	1,758
Painter	1,385