

Welcome to *SFM—The Work Comp Experts*



Specialists in workers' compensation. Insuring in Minnesota, Wisconsin, South Dakota and more.
93 percent of SFM policyholders renew each year. Highest levels of customer satisfaction.
Largest workers' compensation insurer in Minnesota. Serving businesses of all sizes and types.

What we offer

SPECIALIZED CLAIMS SERVICES

- **24-hour contact, responsive:** No. 1 in prompt action on claims among large Minnesota insurers.
- **SFM Action Report:** Action plans on high-risk, problematic claims. Keeps you in the loop.

MEDICAL EXPERTISE

- **In-house physicians, nurses, occupational therapists:** Intervene in injury cases for the best possible treatment outcomes and return-to-work results.
- **Provider networks and bill review:** Reduce rising medical costs more than 30 percent.

LEGAL SERVICES

- **Lynn, Scharfenberg & Associates** (SFM's in-house law firm): Legal consultation, expert claims defense.
- **Fraud and subrogation specialists:** Produce recovery levels higher than the industry norm.

LOSS PREVENTION

- **Specialists with expertise in your business:** Practical advice. Specialized services.
- **Extensive self-help resources** for employers.

ONLINE RESOURCES at www.sfmic.com

- **CompOnline® Risk Management Information System:** Access your claims database. Run reports, charts, data analysis.
- **Online injury reporting:** Via SFM's website. Convenient, fast.
- **Resource catalog:** Videos. Online safety training. Educational materials. No charge.

Why it matters

SFM's TOTAL CLAIMS MANAGEMENT AND SPECIALIZED SERVICES HELP YOUR BOTTOM LINE BY . . .

- **Controlling your premium,** reducing your administrative costs, keeping your employees productive.
- **SFM policyholders see long-term improvement** in experience mods. Lower mods lower premium.
- **SFM builds long-term partnerships** with employers and their agents.

For more information, visit www.sfmic.com or call (800) 937-1181 ext 4226