

# SFM multi-state coverage



Designed to provide employers based in Minnesota, Iowa, Nebraska, South Dakota and Wisconsin with workers' compensation coverage for operations in other states.

**SFM**<sup>®</sup>  
The Work Comp Experts



**application for coverage.**

**premium payment.**

**place to report claims.**

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## **Obtaining coverage for exposures in other states**

1. Submit ACORD application information through SFM Application Manager (SAM) at [www.sfmic.com/sam](http://www.sfmic.com/sam). Or email [applications@sfmic.com](mailto:applications@sfmic.com); fax (800) 944-1169; mail SFM Companies, P.O. Box 9416, Minneapolis, MN 55440.
2. When completing the ACORD application, be sure to include:
  - Loss experience and other pertinent underwriting information.
  - Name and mailing address of the employer's claims contact person(s) for these out-of-state locations.
3. SFM will return a quote for all states, including the state where the employer is based.

SFM will issue a single policy covering all of the client's locations insured by SFM.

Premium information for all states will be combined into one bill issued by SFM.

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## **You asked . . .**

### **How much of a policyholder's exposure has to be in Minnesota, Iowa, Nebraska, South Dakota or Wisconsin in order to extend SFM coverage to its other-states exposures?**

SFM's intent is to provide other-states coverage for employers based in Minnesota, Iowa, Nebraska, South Dakota or Wisconsin. Typically, this means an employer's primary location is in one of those states. If you are in doubt, or if you have other situations, call your underwriter.

### **What types of workers' compensation programs and rating plans will be available in other states?**

Programs and plans vary by state. Please contact your SFM underwriter for the details on a particular state.

### **Do I need a license to write business in other states?**

An out-of-state agent will need a non-resident license for South Dakota, Nevada and Florida. Also, if you are writing business for a client headquartered in a state that you are not resident-licensed in, then you will need a non-resident license for that state.

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## **Servicing the account**

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Work directly with your SFM underwriter on all issues and requests regarding classifications, pricing, endorsements, certificates, cancellations, billings, premium audit, loss prevention, and so on.

### Claims reporting

It's the same no matter where the employer's operations are located—Minnesota, Iowa, Nebraska, South Dakota, Wisconsin or any other state where SFM provides coverage.

#### ONLINE

[www.sfmic.com](http://www.sfmic.com) (most claims are reported to SFM this way).

#### PHONE

(800) WC-CLAIM (922-5246)

SFM will send a reference sheet with this claims reporting information to the employer's out-of-state claims contact person(s). It will go to the contact name and address you've provided.

### Claims handling

SFM handles claims in Minnesota, Iowa, Nebraska, South Dakota and Wisconsin. SFM has engaged Gallagher Bassett Services Inc. for handling claims in other states and delivering state-specific expertise in workers' compensation.

Policyholders and injured employees may be contacted by Gallagher Bassett claims representatives during the investigation and resolution of claims.

If you have a question about a claim, it's best to contact your SFM claims representative or underwriter.

### Loss control

Medical case management, utilization, bill review, medical networks, return to work, loss prevention—these are among the services that make SFM highly effective in controlling workers' compensation costs. Similarly effective services are available for policyholders' operations in other states.

### CompOnline® access to claims data

Policyholders and their agents have password-protected, online access to claims and loss information regarding claims in other states.

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## **Support**

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Your SFM underwriter and SFM claims representatives are always just a phone call away.





## Marketing opportunities for you

- Do you have SFM policyholders that insure out-of-state operations through those states' assigned risk pools?
- Have you placed clients with other carriers because you were unaware of SFM's multi-state coverage program?
- Have you lost clients because they expanded into other states at a time when your markets were not able to serve them there?

Take advantage of SFM multi-state coverage.

SFM's competitive pricing, effective cost control, and exceptional service—all the things that build SFM's high customer satisfaction—are now available for your clients' operations in other states.

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