

SFM—The Work Comp Experts



Serving schools of all sizes...

- More than 100 independent school districts and a variety of colleges and other schools
- More than \$9 million total premium
- 93% of customers renew each year—high customer satisfaction

SFM excels at providing school policyholders the services they expect, and more. Its customized services are based on the size and needs of each insured.

- **Local, experienced claims adjusters.** A designated adjuster assigned to you. Works like an extension of your staff. Proactive, responsive, accountable.
- **Specialized injury prevention services.** Designated loss prevention experts, with extensive experience servicing schools. Provide practical solutions, services and resources.
- **Legal expertise.** In-house attorneys, who specialize in workers' compensation for high litigation win rates. Provide legal advice for school administrators.
- **Your school's claims activity accessible online.** Know the status and progress of your injured employees. Reporting and analysis capabilities.
- **Medical cost containment.** Thorough bill review. In-house doctors and nurses for effective medical case management. Medical and pharmacy networks for lower negotiated costs.
- **Customized resources.** *CompNotes*, a monthly e-resource for schools served by SFM. Tailored training sessions, educational materials and more.

SFM is a leading regional provider of workers' compensation.

SFM strives for long-term partnerships with its policyholders. SFM's value lies in providing results-oriented services that deliver the best long-term value for your educational institution.

Interested in a quote or more information? Call your independent insurance agent or visit SFM's website at www.sfmic.com.

SFM[®]

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What others say...

“Our SFM loss prevention rep did a great job identifying hazards and offering injury prevention strategies that were invaluable. Our previous workers’ comp carriers have not made the trip to Roseau. I truly appreciate the onsite loss prevention services we received from SFM.”

— Larry Guggisberg, Superintendent, Roseau Public Schools, ISD 682

“SFM has provided Cambridge-Isanti Schools with excellent service regarding responsiveness to our individual needs. Its claims adjusters and loss prevention professionals are experienced, caring and come forward with practical solutions. They understand the school business and help in providing the very best results in claims cost control, for both our staff and for the bottom line. SFM by far has provided the best service for our schools.”

— Pamela Mix, Human Resources manager, Cambridge-Isanti Public Schools, ISD 911

“SFM delivers more complete customer service than any of our previous workers’ comp carriers. SFM has assisted with our injury prevention programs, injury assessment analysis and injury follow-up including a strong return-to-work process. We have greatly reduced the number of injuries and our experience modifier since working with SFM. The bottom line is less injuries and reduced cost for our district.”

— Craig Nordstrom, Health & Safety coordinator, Bloomington Public Schools, ISD 271

“One of the best business decisions we have made was moving our workers’ compensation administration to SFM. This was confirmed in August 2008, when we received a large check from SFM for a return on premium.”

— Human Resources Supervisor, Stillwater Area Public Schools, ISD 834

“Customer service, expertise and value—these are the things that come to mind when I think of SFM. We have our team of SFM employees we work with on a one-on-one basis. I am always able to reach my team any time. They are 100 percent committed to serving us. This team is made up of professionals that get you the answer you need. Not only have we received expert advice from professional staff, we have saved thousands of dollars from this exceptional service.”

— Lynn Gorski, Payroll and Benefits Specialist, Owatonna Schools, ISD 761