



Serving schools of all sizes...

- More than 125 independent school districts and a variety of colleges and other schools
- More than \$10 million total premium
- 93 percent 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.

- **Minnesota-based, 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 working with school leaders, food service, custodial and special education. Know schools' major loss source areas. Provide practical solutions. Educate staff to create safe work environments.
- **Legal expertise.** In-house attorneys who specialize in workers' compensation. Provide legal advice for school administrators. Work to avoid litigation and decrease legal costs.
- **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.
- **Team approach.** Coordinated efforts by claims adjuster, loss prevention representative and underwriter to provide the best knowledge, resources and service possible. Know your needs. Work as a team.

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—The Work Comp Experts

Serving schools of all sizes

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 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

“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

“SFM is by far the best workers’ compensation company that I’ve worked with. I’ve personally enjoyed working with our SFM claims and legal staff. They are friendly, supportive and have helped me gain a better understanding of the value of return to work. I’ve seen first-hand how a good return-to-work philosophy can save dollars while having a minimal impact on budget and staffing.”

— Carl Colmark, Business Manager, West St. Paul School District, ISD 197

“The communication we received from our previous workers’ compensation carrier was horrendous. SFM and our claims representatives are all about communication. It’s really made a difference in how the district handles workers’ compensation, and it’s made my job a lot easier. Injured employees have said really good things about how their claims have been handled as well. Working with SFM has been good on all ends.”

— Rachel Heinen, Human Resources Administrative Assistant, St. Francis School District, ISD 15

“SFM has proven to be one of our best investments. You are responsive to our needs, offer practical solutions, and have resources available on a moment’s notice. It feels like you’re in an office right next door because every contact is welcomed, thought out and you truly care about each and every injured employee. It’s not as painful to our schools or to our employees when an injury occurs because of the timely and knowledgeable care given to each and every situation.”

— Pam Mix, Human Resources Manager, Cambridge-Isanti Public Schools, ISD 911

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