

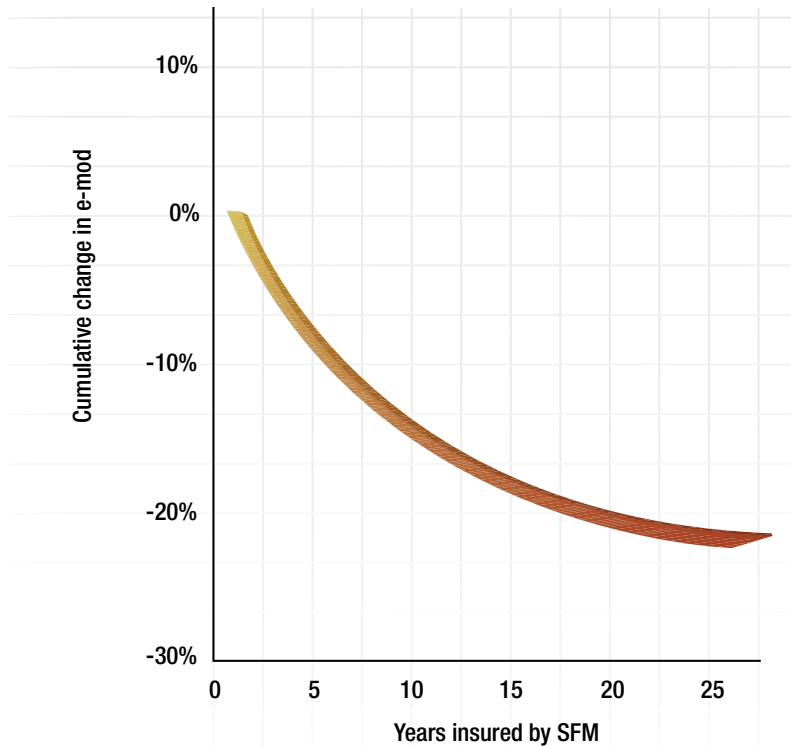


SFM delivers long-term bottom-line value to employers

Specialization

Expertise

Stability



Long-term improvement in experience mods

- SFM-insured employers experience long-term improvement in their e-mods. That drives bottom-line results.
- E-mod improvements begin early. The longer the employer is with SFM, the greater the improvement.
- Improved e-mods result from controlling claim costs. SFM excels at cost control.

Your experience modification factor—or e-mod—reflects your organization’s workers’ compensation loss experience relative to businesses similar to yours in size and type. It is a factor in the premium calculation: The lower the e-mod, the lower the premium.

Trendline above is based on (i) average annual percentage changes for each policyholder age group, and (ii) policyholders with e-mods of 1.0 or greater when they began coverage with SFM.

For more information about SFM, please see the brochure, “Welcome to SFM,” or visit www.sfmic.com.