

Quote number 1027986	Renewal of Policy 165967.201	Quote date 04/15/2024	Quote period 07/01/2024-07/01/2025
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Applicant mailing address ISD 656 Faribault PO Box 618 Faribault, MN 55021	Agent address Heartman Insurance 1635 Greenview Dr SW Rochester, MN 55902-4215
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DETAILS OF COVERAGE

Workers' Compensation Insurance: Applies to the Workers' Compensation Law of MN.

Employers Liability Insurance: The limits of our liability are:

Bodily Injury by Accident	\$1,000,000 each accident
Bodily Injury by Disease	\$1,000,000 policy limit
Bodily Injury by Disease	\$1,000,000 each employee

Other States Insurance: Insurance applies to the states, if any, listed here: AK, AL, AZ, CO, CT, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, NE, NM, NV, OK, PA, SC, SD, TN, TX, UT, VA, VT, WI

Premium

The premium is determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change.

MINNESOTA - SFM MUTUAL INSURANCE

Classification Description	Class Code	Premium Basis Total Estimated Annual Remuneration	Rate per \$100 of Remuneration	Estimated Annual Premium
Colleges Or Schools Profession	8868	35,941,000	0.51	183,299
Colleges Or Schools All Other	9101	1,384,000	4.86	67,262
Manual Premium				250,561
Coverage B	9812		1.011	2,756
Experience Mod	9898		1.07	17,732
Schedule Mod	9887		0.92	-21,684
Premium Discount	0063			-25,523
Expense Constant	0900			205
Terrorism Risk Insurance	9740			1,866
Minnesota Estimated Premium Subtotal				\$225,913
State of MN Special Compensation Fund Assessment - 0174				6,033
Minnesota Estimated Total Cost				\$231,946



Make SFM your workers' comp insurer

It's the right choice. We are the Work Comp Experts.

Workers' compensation is a complex medical and legal environment that requires the expertise of a specialized partner like SFM. SFM provides the customized services you need to control your insurance premium and reduce injury-related business costs, so you can focus on running your business.

While price may be similar among insurers, results are not. You simply don't get SFM's level of expertise and resources from bundled coverage. Protect your most valuable assets, your employees, by breaking free from the average insurance company and choosing the best work comp partner.

As a leading, specialized work comp insurer, SFM gives you:

- Superior service and resources
- Extensive experience and knowledge
- Long-term value with decreased e-mods over time

SFM is different, and the advantages are clear



24-hour Work Injury Hotline

- Report injuries to a registered nurse specially trained in workplace injuries
- First reports are automatically submitted to SFM



Top-notch claims management

- Dedicated claims specialists ensure timely communication with you; no surprises
- Prompt action on new claims — action plans on high-risk, complex claims



Dedicated injury prevention

- Specialists assess your workplace safety needs and develop customized service plans
- They provide onsite training, hazard identification, accident analysis and more



Unmatched cost containment

- In-house attorneys, doctors, nurses and occupational therapists collaborate with you and your claims specialist for the best treatment results
- Reduced medical costs with in-house bill reviewers, and preferred providers and benefit networks
- Full-time prescription review nurse works with treating physicians and injured workers to help reduce opioid use



State-of-the-art online services

- SFM's CompOnline® provides claims data analysis, loss runs and claim activity reports
- Access online tools: premium audit reporting, web-based training, video lending library, pay-as-you-go, and online payment processing
- Download or order educational, legal and safety resources at no charge

The choice is simple. Make SFM your partner in workers' compensation.