

You can *see* the Difference.



For Healthcare Professionals

As professionals in the medical industry, you understand and appreciate quality care. We know your staff is educated, trained, and experienced in providing that care; however, does your insurance carrier understand the needs of your industry? Can they provide the best advice and options for keeping your people safe? They can't if they don't understand the unique requirements placed upon your staff.

Argent, a division of West Bend Mutual Insurance, CAN and WILL provide you with the best advice, options, service, and coverage for your workers' compensation insurance needs. How do we know? Because many of our loss control and claim consultants are medical professionals. They have years of experience providing the same exceptional care your staff provides each day. Because of that, Argent is better suited to serve your industry than any other insurance provider in the Midwest.

Our professionals are uniquely qualified to assess pre- and post-injury situations in the medical and long-term care industries. We'll work with you to improve your work comp performance through innovative and customer-focused loss control and risk management services, medical cost containment, education, and communication. If an injury does occur, our team will develop comprehensive treatment plans to get your caregivers healthy and back to work as soon as possible. As a provider of quality care, you understand why that's so important.

By selecting Argent as your workers' compensation carrier, you've taken the first step in reducing injuries, improving productivity, saving valuable resources, and taking control of your insurance costs, both short term and long term. And you can rest assured Argent's healthcare professionals will provide your staff with the same quality care your staff provides patients and residents every day.



THE BEST REMEDY FOR WORKERS' COMPENSATION™





AM Best Rating
ARGENT – A

CARRIER

AM Best Rating

CARRIER

AM Best Rating

Weight of Importance %

Loss Control				
Development / Implementation of temporary work programs	X			
Management training	X			
Certified safe patient handling professionals	X			
Board certified ergonomist	X			
Safe resident/patient transfer program development and/or enhancement	X			
Post accident injury reviews with management and injured employee	X			
Specialized loss information reports	X			%
Service based upon need, not on a calendar or premium size	X			
Medical market advisor team consisting of medical professionals developing Best Practices for resident/employee injury prevention	X			
Claims				
On-line reporting	X			
One dedicated lost-time and medical-only adjuster per insured	X			
On-line case notes and reserve information	X			
Internal SIU (Special Investigations Unit) department	X			
Personal contact within 24 hours of claims notice	X			
Recorded statements on all questionable or complex claims	X			
Litigation review	X			%
In-person claim reviews	X			
Work in conjunction with internal nurse case managers	X			
Auto reporting of aggravated inequity unit stat reports	X			
* Medical Management				
* Dedicated internal nurse case manager for all insureds	X			
* Internal nurse costs not billed to claim file	X			
* 100% medical bill repricing	X			
* Narcotic management action planning	X			
* Customized medical bill review programs	X			
* Internal medical triage	X			
* Medical / prescription savings reports	X			%
* Internal board-certified ergonomist to assist with investigation	X			
Assistance in transitional work placement	X			
In-house medical director	X			
				100%

* Indicates costs that are absorbed by Argent and not charged to the claim file as an expense. These expenses do not go into experience modification calculations.

With Argent, both agents and insureds get the best service with the best price.