

By selecting Argent,
you've made an
investment in your
organization's
future because now
you have The Best
Remedy for Workers'
Compensation.

What to expect

So, what can you expect from Argent?

- An experienced and dedicated staff whose goal is not just to meet your expectations, but to exceed your expectations.
- The financial strength, stability, and longevity of a Midwest-based company that understands your marketplace.
- Insurance professionals who will work closely with you and your independent insurance agent to create the best insurance and safety programs for your business' specific needs.
- Highly-skilled loss control professionals dedicated to preventing and controlling injury costs and driving down workers' compensation costs.
- Comprehensive claims and medical cost management.
- The ability to access your account information online, 24 hours a day, 7 days a week.
- The opportunity to place all of your insurance coverages under one roof with West Bend; for multi-line accounts with common effective and expiration dates, this means one auditor, one premium, one bill.
- Automatic filing of the aggravated inequity claims for unit stat reporting for claims occurring in the states of Wisconsin and Michigan.
- Argent's loss control services will be initiated before coverage becomes effective for a new account with an effective date at least 30 days into the future.
- Internal RN case manager costs are absorbed by Argent and not applied to the claim file.
- West Bend has been rated A or better by A.M. Best since 1971.



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www.argentworkerscomp.com
888-236-5008

THE BEST REMEDY FOR WORKERS' COMPENSATION™





The Best Remedy for Workers' Compensation

What do you get when you combine the financial strength and stability of a 120-year-old property/casualty insurer with an experienced team of dedicated workers' compensation professionals who have a proven track record in the industry?

Argent®. The Best Remedy for Workers' Compensation™.

West Bend brings to Argent a reputation that is recognized and respected by the insurance industry. Argent brings to West Bend a proven approach to insuring larger workers' compensation accounts.

Two winning combinations

Argent's professionals will collaborate with you and your independent insurance agent to improve your workers' compensation performance through innovative and customer-focused loss control and risk management services, medical cost containment, education, and communication. Our sole purpose is to provide a high-touch, results-oriented approach custom built to fit your culture and designed to help you control the cost of insurance.

By reducing injuries and their costs, you improve productivity, save valuable resources, and take control of insurance costs, both short- and long-term.

Just as Argent's professionals work with you and your independent agent, the underwriting, loss control, and claims professionals at Argent work together to create the right workers' compensation insurance program for your business.

Underwriting

Our underwriting professionals study every account presented to us in order to learn about past and potential loss exposures and to determine the best strategies to prevent and contain those losses.

We carefully evaluate the needs of your organization to create an insurance program that not only provides comprehensive workers' compensation coverage, but addresses your long-term needs and goals.

Loss Control

The goal of our loss control staff is to strengthen and enhance the current safety culture within your organization. Our consultants design a customized safety program based on the past and potential loss exposures determined by our underwriters. Services we provide include ...

- a thorough assessment of exposures that may impact your workers' safety;
- development of a comprehensive and collaborative safety plan to address those factors affecting your workers' compensation program;
- onsite and job site-specific assessments of physical exposures; and
- training of management, supervisors, and key personnel.

Our loss control consultants focus on reducing and eliminating those elements that drive losses. You'll always be aware of the progress made to improve your loss control efforts as our consultants will provide you and your staff with consistent communication and timely service.

Claims

One of our primary goals is to help you contain the cost of employee injuries and drive your insurance costs down. By doing so, our three organizations – you, your insurance agent, and Argent – will exercise the highest degree of control to positively impact your experience modification. We'll help manage medical costs with consistent and effective communication with medical providers, claimants, and insureds. Here's how ...

Your Argent claim representative will contact you, your employee, and the medical provider within 24 hours of receiving a claim. Investigation includes, but is not limited to:

- recorded statements of employees and witnesses;
- requests for past and present medical records, job descriptions, or videos;
- independent medical evaluations; and
- other investigative services when necessary.

Your claim representative will consult with you immediately about the availability and importance of a prompt return to work. Our medical roundtable consists of a weekly discussion with a nurse about workplace injuries. Even if a claim is denied, we'll continue to manage the ongoing medical treatment and disability in order to ensure a positive outcome to the claim.

Our goal is to get your employees healthy and back to work as soon as possible.

The Power of One®

West Bend can satisfy all of your commercial insurance needs. In addition to the workers' compensation coverage provided by Argent, West Bend's Commercial Lines division can provide property and liability coverages, and our specialty division can insure unique commercial risks you may have had trouble insuring in the past. Combining all of your commercial insurance coverages with one policy effective date means one company, one auditor, one premium, one bill.

