

# You can *see* the Difference.



Argent, a division of West Bend Mutual Insurance Company, CAN and WILL provide you with the best advice, service, and coverage for your workers' compensation insurance. How do we know? Because our team of loss control consultants is uniquely qualified to assess your work environment from safety and ergonomic viewpoints. Comprised of occupational and physical therapists, certified industrial hygienists, emergency medical technicians, and certified ergonomists, our team's knowledge and understanding of biomechanics and mechanism-of-injury uniquely qualify them to identify potential injury risks before they occur. Using our innovative and customer-focused techniques, our loss control consultants work with you to bridge the gap between hazard identification and the implementation of real-work, practical solutions to mitigate those risks.

When an accident does occur, our experienced claims adjusters and nurse case managers efficiently guide employees to effective treatment protocols to get them the right care at the right time. Every Argent client has a dedicated medical-only adjuster, indemnity adjuster, and nurse case manager focused on the goal of managing each claim to produce the best possible outcome for the employee and the company.

When you choose to work with Argent, you've taken the first step in reducing workplace injuries, improving employee productivity, saving valuable resources, and taking control of your insurance costs – short- and long-term. That's why Argent is the best remedy for workers' compensation.



THE BEST REMEDY FOR WORKERS' COMPENSATION™





AM Best Rating  
**ARGENT – A**

CARRIER AM Best Rating

CARRIER AM Best Rating

CARRIER AM Best Rating

Weight of Importance %

<b>Loss Control</b>					
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				
<b>Claims</b>					
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				
<b>* Medical Management</b>					
* 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				
					<b>100%</b>

\* 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.**