Quality First Insurance (QFI)

QFI agents and support staff are dedicated, conscientious, and caring people — the kind of people you can depend on when you need help. The agency has a commitment to maintain a high standard of excellence in all they do, and to establish lasting relationships, based on trust and service, with all of their clients.

QFI understands that assisted living facilities provide a variety of services to residents and the potential for injury is significant among the elderly population you serve. When employees practice safety measures in all they do, they protect the people they serve, as well as themselves.

Creating great safety programs is just one way they provide quality services for your facility. They also work with your safety committee to ensure they understand the value they bring to your facility so that safety becomes an ingrained, integral part of your business.



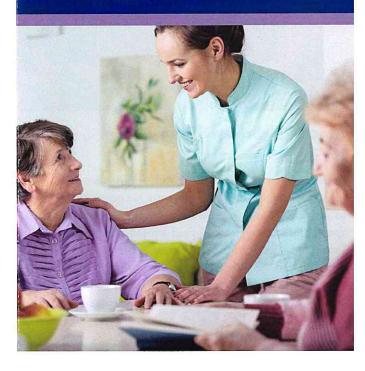
QUALITY FIRST INSURANCE, LLC

9801 Giles Road, Suite 2 Las Vista, NE 68128 (866) 809-6476 www.qfi.us.com



N25 W23645 Watertown Rd. Waukesha, WI 53188 Phone: (888) 236-5008 Fax: (800) 682-3489 www.argentworkerscomp.com

NEBRASKA SENIOR LIVING PROGRAM for WORKERS' COMPENSATION



QUALITY FIRST INSURANCE, LLC





Argent[®] Nebraska Senior Living Program

Argent, a division of West Bend Mutual Insurance Company, and Quality First Insurance are partnering to offer a workers' compensation insurance program specifically designed for mid-sized assisted living, senior living, and skilled nursing facilities in Nebraska. The foundation of the Nebraska Senior Living Program is the proven tenets of risk management and claims management, actively supported by engaged client management.

Program Eligibility

- Nebraska-domiciled assisted living, senior living, and skilled nursing facilities
- Workers' compensation premiums between \$10,000-\$60,000
- Must meet Argent underwriting qualifications
- Willing to work with Argent loss control consultants if qualified and required

Program Benefits

- Group premium dividend eligible
- Argent claims management
- Risk management training modules at seminars
- On-site risk management consulting for qualifying participants

Why West Bend and Argent?

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™.

Argent's professionals will collaborate with you and your Quality First agent to improve your workers' compensation performance through innovative and customer-focused loss prevention programs, outcome-based claims management practices, medical cost containment programs, 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.

Here's what you can expect from Argent:

- The financial strength, stability, and longevity of a Midwest-based company that understands the Midwest marketplace. West Bend has been rated A (Excellent) or better by A.M. Best since 1971.
- Insurance professionals who will work closely with you and your Quality First 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.
- A dedicated lost-time (indemnity) and medical-only adjustor.
- The ability to file a claim online and immediately receive a claim number.
- The ability to access your account information online, 24 hours a day, 7 days a week.
- Internal RN case managers whose costs are absorbed by Argent and not applied to the claim file.
- Free monthly webinars on safety and claims-related topics.

Compare Argent to other workers' compensation carriers.
You'll see the difference.