

You can *see* the Difference.



For Contracting Professionals

Companies in the construction industry face a unique set of safety concerns for their employees. While OSHA standards guide employers to implement safety controls, Argent focuses on the losses driving your workers' compensation exposure and premiums. The professionals at Argent help you develop and customize processes tailored to your specific business needs to help employees avoid injury. When an accident does occur, Argent actively manages your employee's medical care to produce the best outcome for the injury and return that employee to work as soon as possible.

Our team of loss control consultants is uniquely qualified for contracting operations from safety and ergonomic viewpoints. Comprised of occupational therapists, physical therapists, industrial hygienists, emergency medical technicians, and certified ergonomists, our team's knowledge and understanding of biomechanics and mechanism-of-injury uniquely qualifies 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 world, practical solutions to mitigate those risks.

When an accident does occur, our experienced medical 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, indemnity, and nurse case manager with 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. Argent CAN and WILL deliver the best advice, options, service, and coverage for your workers' compensation insurance needs. Argent is your 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 %
Loss Control					
Development / Implementation of temporary work programs	X				
Management training	X				
Develop injury reduction incentive programs	X				
Ergonomic assessments	X				
Safety program development	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				%
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.