

Don't just take our word for it.

Hear what our agents and policyholders have to say about GUARD.*

KNOWLEDGEABLE UNDERWRITERS

"... we are very happy with the work that [your underwriter] has done for our agency. He really makes all the difference in our relationship. He continually goes above and beyond... and is an extremely committed individual. He is always responsive, even when the answer has to be *no*. His *no*'s are intelligent, and he really is a great example of how an underwriter should be. We appreciate all that he does for us. . . ."

FAST, COMPETITIVE QUOTES

"I just wrote my first policy with GUARD, and it was a great experience. GUARD gave me the pricing we needed, turned it in less than 24 hours, and bound it today. They even accepted a fax copy of the check for payment! I am much impressed . . ."

RESPONSIVE SERVICE

"I would just like to tell you that in the past two days, [your staff] has been AMAZING! I have had several, unusual rushes, and they have turned the quotes around to me within minutes. They have been incredible, you have no idea. I cannot thank them or GUARD enough! Your customer service is truly amazing, and more companies should be like you!"

DEDICATED STAFF

"I am writing to express how pleased I am with the service I have received from my Claims Representative . . . [She] consistently follows up with telephone calls, inquiring as to the care I am receiving, doctors appointments, physical therapy, and general medicine procedures. She listens . . . And does all that she can to make my situation better even if only for a little while."

COMMITTED TO OUR CUSTOMERS

"I will never forget that day when I called you. I was falling apart, truly coming unglued. . . . The most important thing I remember is YOU. . . . You talked to me as a dear friend and with such strong authority. . . . I will always remember your compassion, your dedication to a complete stranger."



GUARD
INSURANCE
GROUP

(*AmGUARD, EastGUARD, and NorGUARD Insurance Companies • subsidiaries of GUARD Insurance Group
• provide workers' compensation coverage to thousands of U.S. business owners)

Business Insurance Specialists

1-800-673-2465 • www.guard.com

*"Fabulous people, instantaneous technology,
and overall responsiveness make
GUARD an easy choice!"*

- Excellent income potential
- Ease of doing business (enhanced by our underwriters and a very responsive, flexible marketing staff)
- Small- to mid-sized account expertise and appetite – first with Workers' Comp coverage and soon with other lines
- Stability during good times AND bad

To learn more, visit **www.guard.com/apply**
OR call **800-673-2465, ext. 4567.**



**A- ("Excellent")
A.M. Best Rating**

More About . . .

S.L. Nusbaum Insurance Agency

Norfolk, VA

Established August, 1953

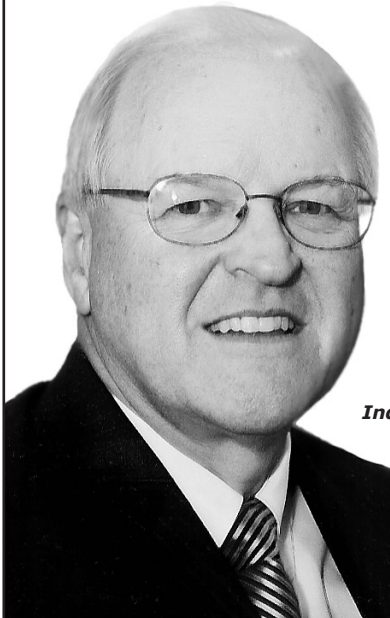
GUARD Producer since 2000



Cindy Amick
Executive Vice President;
Past Chairperson of IIAV

"I have lots of good reasons for making GUARD a key carrier within my agency!"

Wilford H. Ball, III
CPCU, AAI – President



- Excellent income potential
- Ease of doing business
- Small- to mid-sized account expertise and appetite – first with Workers' Comp coverage and soon with other lines
- Flexible payment options
- Stability during good times AND bad

To learn more, visit **www.guard.com/apply**
OR call **800-673-2465, ext. 4567.**

*Bill Ball is a Past Chairperson of the
Independent Insurance Agents of VA (IIAV)*

More About . . .

Ball-Martin Insurance Agency, Inc.

Richmond, VA – Established 1947

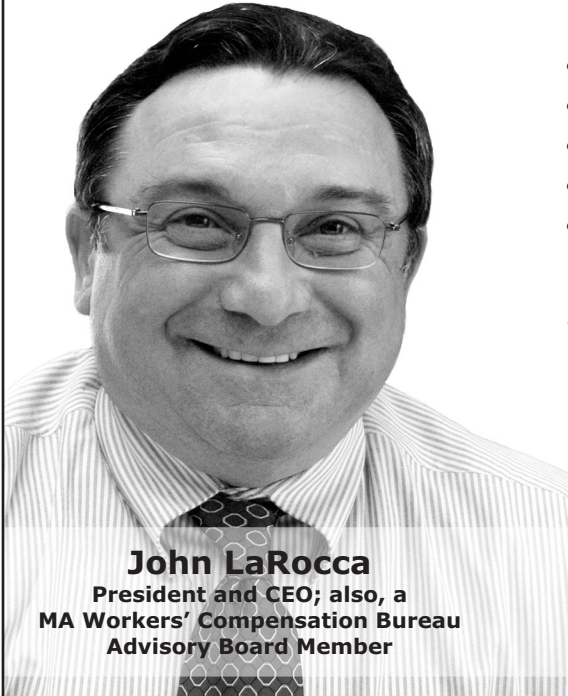
GUARD Producer since 2007



GUARD
INSURANCE
GROUP

A- "Excellent"
A.M. Best Rating

"A Workers' Comp specialist now getting into other lines, GUARD gives my agency good income potential and has become a key carrier for us!"



- Small- to mid-sized account expertise and appetite
- Ease of doing business
- Effective use of technology
- Flexible payment options
- Stability during good times AND bad

To learn more, visit www.guard.com/apply
OR call **800-673-2465, ext. 4567.**

John LaRocca
President and CEO; also, a
MA Workers' Compensation Bureau
Advisory Board Member

More About . . .

William Palumbo Insurance Agency

Medfield, MA

Serving New England for 75 years

GUARD Producer since 2005



GUARD
INSURANCE
GROUP

**A- ("Excellent")
A.M. Best Rating**