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FOR IMMEDIATE RELEASE

GUARD Begins Writing Monoline Workers' Compensation Policies in Mississippi

As of September 15th, 2008, GUARD Insurance Group has begun offering monoline workers' compensation coverage in Mississippi through three subsidiaries – AmGUARD, EastGUARD, and NorGUARD Insurance Companies – all rated A- ("Excellent") by A.M. Best Company. Each affiliate features alternate pricing, giving GUARD the flexibility to accurately quote a wide range of eligible accounts across many classes of business. In addition to this tiered structure, GUARD uses a variety of discounts (such as schedule credits/debits of up to 25% and a 5% Drug-Free Workplace credit for participating insureds) to better match an employer's exposures to the premium charged. Group dividend programs are available for interested qualifying accounts.

GUARD has an established, 25-year track record as a workers' compensation specialist, targeting small- to mid-sized operations. The organization currently writes policies in 25 states plus D.C. and is one of the top ten providers of this line in five of them.

GUARD's policies are distributed through a limited number of carefully screened, contracted independent insurance agents and brokers. According to Executive Vice President Marshall Kornblatt, "GUARD will be actively looking to appoint producers from Mississippi. Featuring extensive customer services for policyholders (particularly in the area of claims) as well as cash-flow advantages through payroll-based billing options, GUARD offers a very competitive product. We believe Mississippi agents and brokers will also appreciate our focus on streamlined handling, which includes a variety of easy ways to request a quote, fast turnaround time, and paperless processing."

Press Releases are available via GUARD's web site at www.guard.com.

AmGUARD • EastGUARD • NorGUARD • WestGUARD

Press Release



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Since the mid-1990's, GUARD has been pursuing a philosophy of planned expansion. "In the past decade, the company embarked upon a long-range plan to diversify geographically to better balance our business and create opportunities for growth," explains Vice President of National Sales Tom Denis. "We have been very satisfied with our progress to date, and we are excited about our entry into Mississippi."

Established in 1983, GUARD has specialized in providing workers' compensation coverage for a quarter of a century. This year, the organization also began offering a complementary Businessowner's Policy (BOP) in Pennsylvania with plans for expansion into additional states already underway.

Agents interested in learning more can contact the company on-line at www.guard.com or by phone at 1-800-673-2465 (extension 4567).

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