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**FOR IMMEDIATE RELEASE**  
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## **GUARD Begins Writing Monoline Workers' Compensation Policies in West Virginia**

GUARD Insurance Group has begun offering monoline workers' compensation coverage in West Virginia 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. Although approximately two dozen insurers are new to West Virginia as of July 1st, GUARD has established a track record for this line while targeting small- to mid-sized operations – writing over \$200 million in premium in 24 states plus D.C. and becoming one of the top ten workers' compensation providers in five of them. According to Vice President of National Sales Tom Denis, "Our eagerness to write policies for smaller businesses and our willingness to do so without the support of other lines differentiates us and generally earns a favorable reception upon entering a new jurisdiction."

In addition to a tiered rate structure, GUARD uses a variety of discounts (such as schedule credits/debits of up to 25% in West Virginia) to better match an employer's exposures to the premium being charged. Group dividend programs are also available for restaurant, wholesale and retail food, and automotive operations; Deliberate Intent (Mandolidis) coverage can be obtained via endorsement.

Services to policyholders are extensive and include an innovative Cooperative Care Program<sup>SM</sup> that integrates traditional claims and loss control activities into a comprehensive package that aims to help prevent accidents from happening and to contain the costs associated with any workplace injuries that do. Since prompt reporting is essential to both quality care and successful case management, a dedicated toll-free number is provided, which enables GUARD to submit all

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associated paperwork on the policyholder's behalf. Account-specific information and useful educational resources can be accessed via a secure on-line self-service center.

A long-time monopolistic market, West Virginia decided to privatize the workers' compensation system three years ago but just became open to the private sector at the beginning of July. According to A.M. Best, over 160 companies will now be competing.

"GUARD has a long history of working with contracted independent agents and brokers," explains Denis. "For us, West Virginia is a virgin marketplace. We have some producers from surrounding states sending us applications, but we are actively looking to make new appointments." He adds, "GUARD has a lot to offer. We recognize the challenges of today's industry, including narrow profit margins on smaller policies. Therefore, we have developed numerous efficiencies that keep our agents' handling to a minimum. We understand that the fewer times anyone has to touch an account during the sales cycle, the greater the likelihood of achieving a profit. From our Internet Agency Service Center and on-line submission tool (GUARD E-Z Rate) to our Small Business Unit staff dedicated to same day (often same hour) responses, ease of doing business and good value are among GUARD's primary goals."

Executive Vice President Marshall Kornblatt suggests, "GUARD has allocated sufficient capacity to get off to a fast start in West Virginia. Our overall product should be competitive when compared to those of other insurers, and an added benefit is our ability to feature payroll-based billing, allowing businesses to take advantage of monthly installment arrangements – a significant cash-flow advantage!"

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](http://www.guard.com) or by phone at 1-800-673-2465 (extension 4567).

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