

Claims

Workers' Compensation Specialists

We encourage you to visit and explore our web site on a frequent basis.

Interested in Coverage?



Interested in an Agency Appointment?



Seeking a Career?



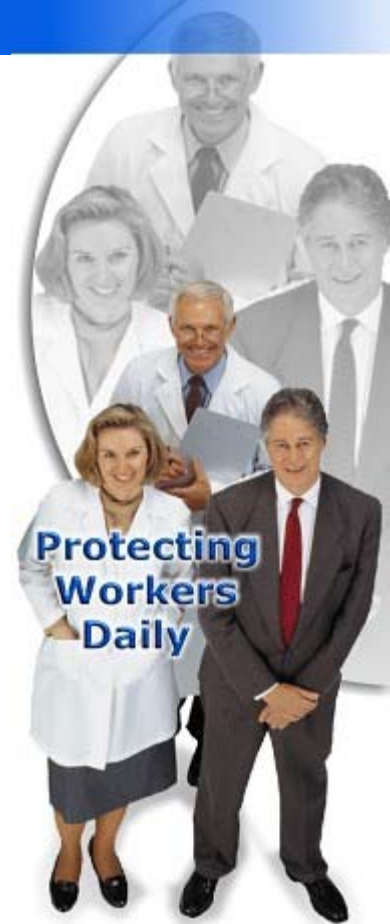
To obtain answers to questions about GUARD, call our Customer Service Department toll free at (800)673-2465 or send an e-mail message to csr@guard.com.

Claims Teams

Whether a claim is routine or more complicated in nature, our state-of-the-art computer system enables us to process all paperwork quickly so timely payments can be made. A GUARD Claims Team is also assigned to each case. These individuals represent a variety of disciplines within our Cooperative Care Unit (i.e., lost-time and medical-only claims adjusters, medical case managers, etc.). The in-depth and diverse experience of our staff enables us to aggressively pursue opportunities to resolve a case through: frequent contact with an injured employee; thorough accident investigation; and evaluation and mitigation of future expenses. As a claim progresses, the team capitalizes on their knowledge of workplace injuries to ensure that appropriate medical treatments are administered and costs contained through such standard practices as repricing and utilization review. Sometimes, physical or occupational rehabilitation services are used as a complement to further speed an injured worker's return to work, either at that person's original job or in a light- or modified-duty capacity.

Suggested Related Topics:

- [Overview](#)
- [24-Hour, Toll-Free Reporting](#)
- [More Complicated Cases: Litigation, Subrogation, and Final Settlements](#)
- [Impact of Fraud](#)



Information from our web site at www.guard.com is current as of June, 2003.