

Key Points

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.

GUARD Insurance Group has a unique culture . . . as well as the qualities you seek in a Workers' Compensation insurer. Below, we have summarized a few of the reasons you should consider us. To learn more about any of these items, simply click the heading which provides a quick link to the portion of this web site that discusses the topic in greater detail.

Track Record

GUARD consistently outperforms our peers. Our ability to retain policyholders from year-to-year and attract new ones suggests a high degree of customer satisfaction.

Stability/Scope

GUARD is currently licensed in most states in the country, and we are committed to our customers in each region we have chosen to enter. We do not commence operations unless we intend to stay (even when the environment begins to show signs of becoming adverse). Instead, we have historically succeeded in making other adjustments so we could continue to serve our customers.

Superior Management/Expertise

We have assembled a team of experienced professionals with the requisite expertise to meet our ambitious goals.

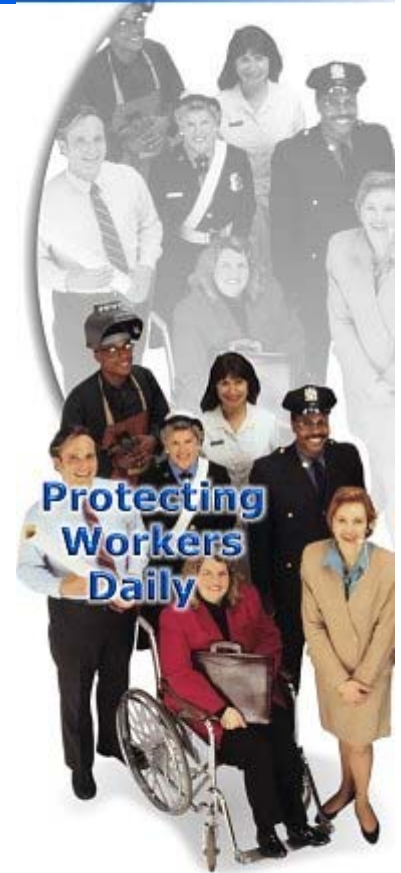
Professional Agents and Brokers

A network of carefully selected, well-trained independent agents and brokers enable us to have a local presence in communities throughout our operating area.

Innovation

Specialization enables us to understand our product and improve upon industry standards of services. Our Cooperative Care ProgramSM is a prime example of the ways in which a creative approach can make a difference. By integrating our loss control, claims, and medical management activities and by encouraging all interested parties to work toward a shared goal, we believe we have, indeed, found a better method of protecting our policyholders' interests and their workers' well being. Safety, quality care, and cost containment are our focus.

Read More Key Points on Next Page



Information from our web site at www.guard.com is current as of July, 2005.

Key Points (Continued)

Technology and Customer Services

GUARD uses the latest advances in technology to promote efficient and effective operations. For instance, we make extensive use of the Internet to communicate information, handle requests, and ultimately provide solutions to problems you might encounter. We also feature immediate access to experienced staff via our toll-free **Customer Service Hotline**.

Competitive Pricing/Value-Added Services

Through a tiered-price structure via our insurance company subsidiaries, a range of coverage options, and various discounts and credit/debits, we have the ability to correctly price accounts, developing competitive quotes that are enhanced by extensive services that can potentially save money by reducing both direct and indirect expenses.

**We encourage you to explore
this web site to learn more!**

© 2001-2005 GUARD Insurance Group, Inc.