



Our Roots

"... GUARD Insurance Group is a role model for other businesses to emulate and its laudable contributions to Pennsylvania are truly a testament to its commitment to excellence."

**Citation from
The Pennsylvania House of Representatives**

GUARD Insurance Group specializes in providing secure coverage to small- and mid-sized businesses across the country. To make our products available AND offer a high level of service and expertise, we work with a carefully selected group of agents and brokers located throughout our operating area.

Over time, GUARD has become a significant force within our industry, and we believe the path we have taken is an interesting, less-traveled one. In the early 1980's, our organization was formed by two entrepreneurs from Wilkes-Barre, Pennsylvania, with agency experience and the conviction that an insurance company could still be started "de novo." Within a remarkably short period, this idea became a reality . . . and our history continues to influence the way we do business more than 20 years later.

On July 27th, 1983, we issued our first insurance policy, and we wrote about a half million dollars in premium that year. Needless to say, much has happened since those early days when we had 15 employees and occupied just the top one and a half floors of our corporate headquarters (pictured above) in Wilkes-Barre!

During our initial 10 years, our direct written premium rose to approximately \$50 million. We wrote \$100 million at the turn of the century and produce about twice that amount today.

While we got our start as a Pennsylvania-based carrier, geographical expansion has been an important part of our history with Maryland being added in 1986. The 1990's saw our entrance into the New England region

as well as the rest of the Northeast. The Southeast and Midwest came next followed by Florida, California, Alabama, West Virginia, Texas, and Mississippi with further enhancement to our footprint planned. (We are licensed in all non-monopolistic, continental states.)

To facilitate this expansion, our initial insurance company, AmGUARD, was joined by NorGUARD in 1988. Then, EastGUARD became part of the group in 1995, and WestGUARD was added in 2004.

Our most recent change to accommodate growth occurred in 2007. GUARD became a wholly owned subsidiary of Clal Insurance Enterprises Holdings, Ltd., providing additional resources to realize broader strategic plans for the future.

We strive to distinguish ourselves from others by the quality and responsiveness of our service. Although we write policies for a wide spectrum of accounts, we also occasionally target specialized classes. GUARD's *Cooperative Care Program* provides an integrated approach to loss control, claims, and medical management activities, enabling us to better assist our customers in preventing accidents, containing costs, and obtaining quality care.

We are proud of our accomplishments in creating a company, achieving a significant position within our segment of the industry, AND gaining a strong reputation among agents, brokers, reinsurers, regulators, and policyholders. We believe our track record of aggressive but controlled growth reflects some of the unique qualities instilled into the organization from its agency past, and we look forward to continuing this tradition in the future.



**GUARD
INSURANCE
GROUP**

Business Insurance Specialists

Corporate Culture

When Susan and Judd Shoal challenged the odds by forming the first companies of GUARD Insurance Group, we had a strong desire to differentiate ourselves from others by developing some unique corporate qualities. Under the leadership of CEO Sy Foguel more than 20 years later, that legacy still lives . . . and continues to be refined on a daily basis.

Agency Roots

Unlike most insurers, our founders and several key members of our management started in the industry as agents. Since we have never forgotten those early lessons, we have a great appreciation for the jobs that must be done by the members of our distribution network AND have remained unusually close to the needs and concerns of our policyholders. As a result, we place a high priority on the delivery of quality customer service and a fair, competitive price.

Working Harder

In recent times, Greater Wilkes-Barre, Pennsylvania, has become a growing center of back-office processing operations for major national corporations — at least partially because of the strong work ethic of the region's people and the large number of educational institutions available to provide a well-trained work force. By headquartering ourselves in Wilkes-Barre, we felt we could ensure above-average productivity within our industry. At the same time, we recognize a need for a strong local presence in our operating areas and have established loss control, underwriting, and claims teams in strategically placed offices to better assist our agents, brokers, and policyholders.

Working Smarter

Being a relatively new company has several advantages — we are old enough to have a proven track record . . . but young enough to have been fully computerized from day one of our existence! As a result, all of our marketing, underwriting, loss control, auditing, accounting, and claims activities are fully automated and "paperless" with an accompanying set of internal checks and balances to ensure the accuracy and timeliness of our work. In addition to the greater efficiency and controls that become possible, our proprietary computer capabilities enable us to track our historical performance via a series of management reports that facilitate strategic planning and provide focus to our overall efforts. In short, we use the vast amount of information at our disposal to channel our resources effectively.

Commitment

A start-up insurance company headquartered in northeastern Pennsylvania could not have succeeded in achieving our somewhat ambitious goals without receiving a high level of commitment from our staff, agents, brokers, reinsurers, and policyholders. In doing business with GUARD Insurance Group, you benefit from our commitment to you AND to excellence at all levels.



GUARD INSURANCE GROUP

Insurance Company Subsidiaries:

Am**GUARD**
East**GUARD**
Nor**GUARD**
West**GUARD**

GUARDCo, INC.

A specialist in healthcare management services and provider networks, GUARDCo performs a variety of medical management activities for GUARD Insurance Group.

A Few of Our Special Acknowledgments

CELENT

Celent, Inc., an international strategy consultancy, highlighted GUARD's Internet Agency Service Center in their Model Carrier Report in January of 2007.

GUARD was recognized by A.M. Best as an E-Fusion finalist — a national awards program spotlighting innovative uses of technology in the insurance industry.



BEST PLACES to work in PA #2 Large Company 2001

GUARD was designated the second best place to work in PA in 2001.



ENTREPRENEUR OF THE YEAR® 2001 AWARD WINNER

The Entrepreneur of the Year award was bestowed by Ernst & Young.