Insurance Solutions

Berkshire Hathaway GUARD is well-equipped to satisfy the commercial insurance needs of bigger and often more complicated businesses. Our experienced staff offers SIZABLE solutions for a range of industries, including (but not limited to):

- Auto Service & Repair
- Car Washes
- Clothing Manufacturer
- Food Wholesalers
- Hotels/Motels
- Janitorial Services
- Landscape Gardening
- Plumbers, HVAC, Electricians
- Professional Services
- Restaurants
- Retail Store Chains
- Supermarkets

An Unmatched Level of Financial Security
Serving the insurance community for over 30 years, we understand the needs of our customers. In 2017, we wrote over 250,000 policyholders nationwide. Our coverage comes with an unmatched level of security via our A+ “Superior” A.M. Best rating and our ultimate parent — the Berkshire Hathaway Group. We are proud to be a financially stable market for our policyholders.

Competitive, Affordable Quotes
Berkshire Hathaway GUARD strives to provide competitive and affordable quotes by utilizing the discretionary pricing tools at our disposal, including selection of the appropriate carrier from our tier of companies writing Workers’ Comp coverage. Our base price is often enhanced through discounts that reflect individual risk characteristics and/or multiple lines of insurance with us.

Flexible Payment Options
Maximizing cash flow is an important consideration for businesses of all sizes. That’s why our payment options are designed to keep money in our customers’ hands longer while providing convenience and flexibility of terms. In addition to traditional installment plans, we offer Workers’ Comp “pay-as-you-go” and self-reporting options — both of which feature a low-to-no down payment, no-fee installments, and payments spread out over the course of the policy term. We are always happy to work with our customers to find a payment schedule that fits!

Expert Loss Prevention Services
Berkshire Hathaway GUARD helps policyholders to control losses in a variety of ways. From an array of easy-to-use, on-line resources (many available in English and Spanish) to extensive, in-person evaluation and training, we can customize a loss prevention strategy tailored to the needs of a particular business. The scope of our services includes help in setting up a safety committee or return-to-work program, hazard identification and claims investigation protocols, and in-depth loss analysis. Just contact us for more details.

Superior Claims Handling
Our goal has always been to resolve claims quickly, fairly, and effectively. Factors contributing to our excellence in this area include: a toll-free, claims reporting hotline, a national network of medical providers (for Workers’ Comp and General Liability claims), a state-of-the-art claims system, and specialized in-house units (including experienced fraud and subrogation departments) as well as strong partnerships with third-party experts when needed.

WHAT TO EXPECT

Berkshire Hathaway GUARD Insurance Companies
P.O. Box A-H, Wilkes-Barre, PA 18703 • www.guard.com • phone: 570-825-9900

This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and/or billing documents can provide the actual terms and conditions for an insured. Not all coverages are available in all states or through all subsidiary companies. April 2018 edition.
WHY US?

Strength

The financial stability of a company really matters, especially when claims need to be paid. Each of GUARD’s subsidiaries is rated A+ “Superior” by A.M. Best Company and ultimately owned by Warren Buffett’s Berkshire Hathaway Group — one of the largest and strongest organizations in the world.

Expertise

A dedicated provider to the insurance community for over three decades, we’ve become experts in our field. From recommending loss control measures to reduce your risk of loss . . . to the fair and timely handling of claims . . . to third-party litigation and subrogation techniques, we understand just how to protect our clients’ interests.

Convenience

We offer a wide range of insurance coverages, both commercial and personal, and most are available countrywide. Talk with your insurance agent about convenient one-stop insurance shopping through GUARD. In many cases, a multi-policy discount will apply.

Trust

Right now, hundreds of thousands of policyholders are counting on us. Judging by the high number who return each year, it’s safe to say we’re doing a great job!

More about our parent company, Berkshire Hathaway:

*Not all Berkshire Hathaway GUARD Insurance Companies provide the products described herein nor are all products and coverages available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions. © Berkshire Hathaway GUARD Insurance Companies 2/2019.

The Security You Need. The Name You Trust.

Commercial Lines | Personal Lines

www.guard.com
About . . .

Berkshire Hathaway INC.

AA Rating
Standard & Poor’s
(as of 2017)

Fortune 500 #2
(as of 2017)

S&P 500

Global 500 #8
(as of 2017)

Chairman
Warren Buffett

More About
Berkshire Hathaway – an international holding company with diverse interests that include insurance and reinsurance – is regularly recognized as one of the largest and strongest organizations in the world.

Quick Facts

Berkshire Hathaway GUARD Insurance Companies

Established:
1983

Ultimate Parent:
Berkshire Hathaway Inc.

Insurance Companies:
AmGUARD, EastGUARD, NorGUARD, and WestGUARD

A.M. Best Company Rating:
A+ (“Superior”); Financial Size Category X

CEO/President:
Sy Foguel, ACAS, FILAA

Locations:
Home office in PA; eight satellite offices across the United States

Specialty:
Commercial Property & Casualty accounts from a variety of classes

Products:
We feature the following coverages that can be purchased separately or as part of a comprehensive multi-line solution:

- Workers’ Compensation and Employer’s Liability
- Businessowner’s coverage (Property/Liability)
- Commercial Automobile
- Commercial Umbrella/Excess Liability
- Disability (NY only)
- Professional Liability
- Homeowners and Personal Umbrella

Operating Area:
Nationwide for Workers’ Compensation and Businessowner’s Policies with complementary Commercial Auto and Professional Liability available in most states by the end of 2018. (Visit www.guard.com for details.)

Performance:
Combined loss and expense ratio (consistently under 100%) that outperforms our peer group

Distribution Network:
Independent Insurance Agents throughout the country

Number of Policies Issued (2017):
256,000

Gross Written Premium (2017):
$1.3 billion

Services:
Full range of underwriting, loss control, billing, and claims value-added services provided that help policyholders realize the full benefit of their coverage . . . in the easiest possible way

(Berkshire Hathaway GUARD has also been selected as a Workers’ Compensation Servicing Carrier in eight states.)

*Not all products are available in all states or through all subsidiaries.
Other Factors

1. Strength of the Parent
The financial stability of an insurer’s parent company should always be considered. In the case of GUARD, our ultimate parent (Berkshire Hathaway) is among the strongest and most respected in the world!

2. Reinsurer Relationships
Insurance companies need insurance, too. Typically, a portion of the risk being assumed by an insurer is transferred to another company via reinsurance. Berkshire Hathaway GUARD Insurance Companies work with organizations rated A or better. A.M. Best has noted that GUARD’s credit risk “...is mitigated through high-quality reinsurance partners . . . .”

3. Renewal Retention
Companies’ willingness to renew policies with an insurer is both a measure of customer satisfaction and stability in the marketplace. In our case, more than 8 out of 10 of our policyholders choose to come back to us!

Rating Your Insurer

When selecting an insurer, you want to be assured that the organization is strong and stable so all claims obligations will be met in a timely way and the opportunity to renew policies with the same company exists from year to year. One simple, readily available, and commonly accepted measure is the rating supplied by a reputable, independent rating organization.

Who is A.M. Best Company?
Established in 1899, A.M. Best is recognized as the premier source of reliable rating information for insurance companies. Before offering an opinion about the financial strength and operational effectiveness of an organization, exhaustive annual quantitative and qualitative analysis occurs across a wide variety of key categories.

What is Berkshire Hathaway GUARD rated by A.M. Best?
A+ (“Superior”) with a “Stable” outlook – “SECURE”

What does this rating mean?
According to the A.M. Best “Guide to Best’s Financial Strength Ratings,” an A+ rating is “Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.” As a result, only about 12% of all property/casualty insurer groups receive a rating this high. Furthermore, Best states that a “Stable” outlook “Indicates low likelihood of a rating change due to stable financial/market trends.”

What does A.M. Best have to say about Berkshire Hathaway GUARD?
In the affirming our Financial Strength Rating in March of 2018, Best made the following remarks:

“The ratings reflect GUARD’s balance sheet strength, which A.M. Best categorizes as strongest, as well as its strong operating performance, neutral business profile and appropriate enterprise risk management. GUARD’s solid risk-adjusted capitalization, favorable operating profitability achieved through disciplined underwriting initiatives and conservative reserving philosophy, which has resulted in favorable reserve development over the past 10 years, also were factors taken into account. The ratings also acknowledge the implicit and explicit financial support provided by GUARD's immediate parent...”

A.M. Best also notes:

“GUARD’s combined-ratio basis and operating-ratio basis results have outperformed the workers’ compensation composite in the most recent five years.

“GUARD’s underwriting, investment, and reinsurance risks are appropriately supported by its level of capitalization as measured by Best’s Capital Adequacy Ratio (BCAR). . . .”
As an insurer, we recognize that one of the best ways to protect our policyholders is by helping to prevent losses from occurring. While all claims cannot be eliminated (accidents happen!), certain proactive loss control measures can reduce the likelihood or the frequency/severity of occurrences. In other words, safety really does matter.

At Berkshire Hathaway GUARD, we offer a wide range of loss control resources and professional support at no additional charge. From online safety videos and downloadable educational flyers to risk-management help lines and policy-specific recommendations, we can help “a little” or “a lot” depending upon the need and level of interest from our policyholders and their agent.

**On-Line Resources**
Self-help tools available from our Agency and Policyholder Service Centers (accessible via www.guard.com) include:

- A large library of **loss control videos** (350 to be exact!) that can be streamed online and provide valuable advice on workplace safety, human resources issues, property management, driver safety, and more.

- Dozens of **educational flyers and posters** — most available in English and Spanish.

- A “Do-It-Yourself” **Workers’ Comp Loss Control Program Guide** designed for smaller businesses and complete with easy-to-use accident investigation reports, hazard surveys, safety do’s/don’t’s, and more.

**Customized Plans**
For larger and more complicated accounts, the scope of our loss control efforts can encompass a number of activities such as regular risk-management consultations, analysis of loss data to review past incidents and identify recurrent patterns, assistance with recommendations, and help with implementing a formal safety committee or return-to-work program.

**Professional Support/Help Lines**
Need assistance getting started? Simply contact our expert Loss Control Unit at 570-825-9900 x. 1475 or losscontrol@guard.com with questions related to Workers’ Comp, Property/Liability, or Commercial Auto coverage. Specialized help lines are also available for those seeking advice about Professional Liability issues. (Visit our Agency/Policyholder Service Centers for details.)
Inspections
While the majority of our policyholders do not require a formal inspection of their operation or premises, certain characteristics, such as high property values or annual sales and certain cooking exposures, may warrant a telephonic or on-site loss control survey. In those cases, our Loss Control Unit will work closely with a preferred local partner and the policyholder to arrange an appointment. If we are unable to reach someone after repeated attempts, we will contact the agent for assistance.

Boiler Inspections
Businessowner's policyholders in need of a boiler inspection should contact Hartford Steam Boiler Inspection and Insurance Company at 1-800-333-4677 or by e-mail at HSCINSP_HOTLINE@HSB.COM. Be sure to include policyholder name, policy number, effective date, address, contact name and phone number, agency name and phone number in the e-mail. The subject line should read: BOILER INSPECTION REQUEST.

Loss Control Recommendations
When reviewing the potential hazards associated with an insurance risk, our loss control recommendations are always made with the safety and protection of our policyholders in mind.

Mandatory recommendations are a condition of our insurance contract and must be completed in order to maintain coverage with us. For instance, installation of a central station alarm system1 or TiPS2 training for employees may be required. Typically, we provide up to 60 days and accept documentation such as photos, invoices, certificates, etc., to verify compliance. When extenuating circumstances exist that may cause a delay in implementation, an extension may be considered by contacting our Loss Control Unit.

Advisory recommendations are not a condition of coverage, but we strongly advise our customers to consider all suggested preventative measures to best protect their interests.

While we make every effort to ensure that our recommendations are clear and necessary, questions sometimes occur. In those situations, we encourage you to contact our Loss Control Unit for further explanation or for an update on the status of compliance. Please note that copies of loss control reports cannot be provided to external parties.

Frequently Asked Questions
1 A central station alarm system is monitored by a commercial security company 24/7 and uses devices/circuits to automatically signal an alarm activation so that police or fire officials can be immediately notified. When a local alarm is activated, someone needs to be aware and notify the proper authorities.

2 TiPS® (Training for Intervention Procedures) is a skills-based training program designed to prevent intoxication, underage drinking, and drunk driving. Additional information can be obtained by visiting www.gettips.com.
Unfortunately, accidents happen. No one wants one to occur, but the reason insurance is purchased is for those unpredictable misfortunes. At Berkshire Hathaway GUARD Insurance Companies, we employ a variety of specialists dedicated to this field, who work in tandem with the agent, policyholder, and affected party (as applicable) to arrive at a quality outcome and get business operations back to normal. This cooperative method has allowed us to aggressively and most effectively respond to and resolve thousands of Workers’ Compensation, Property/Liability (Businessowner’s Policy), and Commercial Auto claims quickly and fairly for all parties. Many factors contribute to our success.

24-Hour, Toll-Free Claims Hotline
We make toll-free claims reporting available 24 hours a day, seven days a week. By dialing 1-888-NEW-CLMS, our policyholders save time and eliminate paperwork while enabling us to begin managing the claim immediately.

State-of-the-Art Software
Whether a claim is routine or more complicated in nature, our state-of-the-art software enables us to analyze data, offer guidance for mitigating the loss, expedite repairs and/or medical treatment, and provide payments in a timely manner.

Specialized In-House Units
Berkshire Hathaway GUARD handles claims through several distinct units. Assignment is based upon coverage type, policy characteristics, claim severity, anticipated lost time, and other pertinent characteristics. This segmentation allows us to respond fast to minor incidents while focusing our expert resources on more serious and complicated cases. Overall, our goal is to assist each of our customers in a crisis situation and do so with great attention. Our specialists include:

- Medical-Only Unit
- Early Intervention Unit
- Complex Claims Unit
- P&C (Property/Liability) Unit
- Subrogation Unit
- Fraud Investigative Unit
- Medical Bill Repricing Unit
- Litigation Team

Healthcare Management Affiliate
For claims that involve medical treatment, we utilize the resources of our expert affiliate GUARDco, Inc., a specialist in healthcare management. Facilitation techniques include the use of preferred medical provider networks, telephonic case management, field case management/vocational rehabilitation, medical bill review, hospital audits, prescription drug management, and utilization review. (Methods vary by state.) The goal? Quality care, cost containment, and a speedy return to normalcy for the injured party.

Access to Outside Experts
In managing property and liability claims, we partner with third-party experts from around the country whenever warranted. We work closely with emergency service vendors, attorneys, independent adjusters, appraisal services, and other insurance companies (such as Hartford Steam Boiler) to maximize our service levels and arrive at an appropriate claims resolution.

Thanks!
We are proud to note that we have traditionally received very high marks for our approach to claims handling from both our agents and policyholders!
R.E.T.U.R.N. Program:

Returning Employees to Useful Roles and Normalcy

Benefits to the Employer and Injured Worker

- Employee healing is accelerated.
- The duration of disability is reduced.
- The focus is shifted from pain to recovery.
- A positive attitude and morale are maintained (through the chance for real work for real pay).
- The injured employee stays engaged in work, life, and regular daily habits (preventing dependence upon Workers’ Comp benefits).
- That person’s services and knowledge are preserved.
- Potential savings can be realized.
- A cooperative (not adversarial) relationship is promoted.
- A financial incentive for a prompt return to work is created. (Employees who refuse to participate face having lost-wage benefits suspended.)
- A good attitude is fostered among other employees.


Berkshire Hathaway GUARD’s R.E.T.U.R.N. (to-Work) Program

Return to Work

Workers’ Compensation claims involve numerous associated costs:

- Direct expenses (including medical and wage replacement) that can have a long-term impact on your Workers’ Compensation premium.

- Indirect expenses (including loss of productivity AND the dollars spent on remedial actions such as overtime for remaining staff, hiring of temporary employees, etc.).

The best way to keep an operation running smoothly, minimize the financial impact upon a business, and have a positive effect upon experience modification factors used in calculating premium is to help injured workers either stay on the job or return to work as quickly as medically advisable. According to a study performed by Mercer Human Resource Consulting cited in a "Workforce Management" publication, “Direct costs of unscheduled absences, including those for Workers’ Compensation ... average 4% of payroll. ... Indirect costs ... could be two to three times higher.”

Berkshire Hathaway GUARD’s R.E.T.U.R.N. Program

To address this situation, we have created a program that utilizes a cooperative team effort among employers, injured employees, providers, and us to help workers:

- Stay on the job whenever possible by providing fast, effective, quality medical care.

- Return to the job quickly when an accident or illness necessitates a recovery period.

Using a combination of continued medical treatment and transitional employment strategies (from light/modified duties to alternative assignments), we aim to get individuals back to work with the goal of resuming normal activities. A successful outcome benefits all parties while minimizing expenses. A study by the RAND Center for Health and Safety in the Workplace (see Working Paper: “How Effective Are Employer Return to Work Programs?” – published March 2010) suggests that workers in a program return to the job 1.4 times faster, which translates to a median reduction of 3-4 weeks. (Why? See the adjacent list of Benefits.)

R.E.T.U.R.N. features a free guide that provides the tools and direction needed to get a program started. Step-by-step instructions are enhanced by a sample Management Support Statement, Job Description Form (with a special modified-duty focus), Offer of Transitional Employment Letter, Evaluation Form ... and more. Policyholders can access a copy of the program by logging onto our Policyholder Service Center at www.guard.com. Our Customer Services Representatives (available at 1-800-673-2465) are also on hand to answer any questions about the process.

By balancing quality medical care and transitional employment strategies that conform to physician recommendations, state and federal regulations, and an individual business’s specific needs, everyone benefits!
To provide our customers with the greatest possible savings, we offer a variety of flexible payment options that are convenient and can help with cash-flow needs. Policyholders can choose from the billing alternatives listed below to create a customized solution just right for their business. Insurance agents can then indicate this choice directly within our GUARD E-Z Rate submission platform!

**Traditional Installments**
- Down payments of 10-25% plus consecutive installments are available.*
- Billing statements are sent directly to the policyholder or posted on our Policyholder Service Center. (A copy is also posted on our Agency Service Center).
- Payments can be made via one-time or on-going direct draft, credit card, e-check, or check.
- Installment fees may apply.

**“Pay-As-You-Go” via GRIP**
- No down payment and no installment fees apply.
- Payments are made in conjunction with the policyholder’s payroll cycle.
- Payroll is reported through a participating Berkshire Hathaway GUARD Payroll Partner. (Choose from a range of companies nationwide by reviewing our GRIP Payroll Partner List).
- Payments are automatically debited from the bank account of the client’s choosing.
- A GRIP Policyholder Program Agreement is needed for policy issuance.

**Self-Reporting Plan**
- A 15% deposit and 11 monthly (no-fee!) installments are featured.
- The policyholder enters payroll data online via our Policyholder Service Center.
- Premium is calculated and automatically debited from the bank account of the client’s choosing.
- The policyholder must enroll in our direct draft program prior to policy issuance.
- A minimum premium of $1,000 is needed to qualify.
- Review our Payroll Reporting Plan guide for more details!

*The down payment and number of installments are typically based upon policy premium size. **Available for Workers’ Compensation policies only; however, policies for other lines of coverage can be direct billed on the same payroll cycle.
To register, you need only your policy number and inception date along with your tax ID number. 

See back for 3 easy steps.

Registration will automatically include all policies you have with Berkshire Hathaway GUARD.

Excellent Service. Quicker.

Use our Policyholder Service Center (PSC) to quickly and easily:

- Make and track your payments.
- Complete your premium audit.
- View important policy information (some forms are on-line only).
- Check the status of a claim.
- Download safety materials.
- Go paperless now.

ACCOUNT OVERVIEW for JOHN DOE

ABCD123456 Workers’ Compensation (Expired 06/01/2012)
ABC Company
Policy Status: In Force
06/01/2015 - 06/01/2016

Report Claim  Find Doctor  Discount?

Message from Chief Operating Officer Carl Witkowski

“Our new and improved Policyholder Service Center was designed with you, our ultimate customer, first and foremost in mind. We focused on your ability to fulfill your purpose for visiting as quickly and as easily as possible. The most commonly accessed pages are now linked in an Account Overview that also includes a drop-down for flipping from one Berkshire Hathaway GUARD policy to another. Every other available resource, tool, or tidbit of information is linked from our home page as well. Now, you are only ever one click away from your destination. Welcome! We’d love to hear about your visit.”

We Want Your Feedback!

We understand you may have questions about information and features we make available on our Policyholder Service Center, and we encourage feedback to help us make our services even better for your use.

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