

Business Insurance Specialists



GUARD is ranked among the **top 55 providers** of Workers' Compensation insurance in the United States.

We are among the **top 20 providers** of Workers' Compensation insurance in eight states . . .

and among the **top 10 providers** of Workers' Compensation insurance in five states.

(Based upon direct premiums written)

About Us:

Established
1983

A. M. Best Company Rating
A- ("Excellent")

Parent Holding Company
Clal Insurance Enterprises Holdings, Ltd.

Insurance Company Subsidiaries
AmGUARD, EastGUARD, NorGUARD, WestGUARD

CEO/President
Sy Foguel, ACAS, FILAA



Home Office
Wilkes-Barre, Pennsylvania
We also have eight satellite locations across the United States to serve your local needs.

Operating Area (2009)
Licensed in 46 states plus D.C. (active in 27)

Market Niche
Small- to mid-sized employers

BUSINESS INSURANCE SOLUTIONS*

**Workers' Compensation and Employer's Liability
Businessowner's Coverage (Property/Liability)
Commercial Automobile
Commercial Umbrella/Excess Liability**

Independent Agency Representatives (2009)
550 (representing 1,200 points locations)

Number of Policyholders (2009)
36,000

Direct Written Premium (2009)
\$195 million

*Not all coverages are available in all states or through all subsidiary companies. Contact your local insurance agent for more details.

“ Our customer satisfaction is best exemplified by a long-term policyholder retention ratio consistently in the 90th percentile. ”

Executive Vice President of Insurance Operations, Marshall Kornblatt



GUARD
INSURANCE
GROUP

Your Business Is Our Business

1-800-673-2465 | www.guard.com