Most businesses are required by law to provide Workers’ Compensation coverage for their employees, so the challenge of every employer is to obtain the most advantageous arrangements. Today, a secure policy and affordable price are just part of the consideration. Value-added services can make a difference in the expenses and overall productivity of a workplace, and the level of customer service will determine whether or not the policyholder returns year-after-year.

Before choosing an insurer, business owners should consider: (1) the stability and track record of the company; (2) the flexibility of policy terms such as price and payment options; (3) the range of services provided and staff expertise; and (4) the customer satisfaction the policyholder can expect to experience.

Stable and Successful Track Record

| Financially Secure | Berkshire Hathaway GUARD is rated **A+ ("SUPERIOR")** by A. M. Best Company with a “**stable**” outlook, which means we are financially secure. In fact, less than 10% of all U.S. Property and Casualty insurers have earned a grade as high as our A+. Furthermore, our ultimate parent company is Berkshire Hathaway Inc., one of the strongest and most respected organizations in the world. Selecting a financially secure carrier, particularly an "A" rated one, is important for all businesses . . . but even more so for certain industries. Contractors, for example, may need Workers' Compensation coverage through an "A" rated company in order to bid on select job contracts (i.e., municipality work). "A" rated primary insurance is also typically required for employers seeking an additional layer of protection via a commercial umbrella or excess liability policy. |
| Stable in Good Times and Bad | History has shown that the Workers' Compensation line is cyclical in nature. Coverage becomes scarce during “hard market” cycles when fewer companies are willing to write business. We are proud to have remained a stable provider of Workers’ Compensation insurance for our customers (both existing and new ones) through good times and bad. Our motto over the years has become, “**Our Doors Are Always Open.**” |
| Profitable | Through years of experience (over three decades) devoted to Workers’ Compensation, we have acquired a high degree of expertise in writing this line profitably. As a result, our combined loss and expense ratio is consistently under 100% and continues to **outperform our peer group** — a track record that creates optimism for our future. |

Flexible Policy Terms

| Affordable Price | Our goal is to offer a **competitive price** appropriate for the exposure. Our thorough understanding of occupational hazards, injuries, and illnesses enables us to consider various sources of savings that result in a more affordable quote. |
| Flexible Payment Options | In today’s economy, **better cash flow** is an important consideration for business of all sizes, which is the reason we offer a variety of payment options for employers. Traditional, direct-billed installment plans are available, and a policyholder can elect to pay via direct draft/EFT, e-check, or traditional mail. "Pay-as-you-go" options are also featured through a participating payroll partner of ours or via our on-line, self-reporting platform. |
Value-Added Services
While larger businesses are accustomed to receiving a high degree of support from their insurance company, many smaller businesses with us for the first time have expressed surprise about the services we make available. Each of our policyholders is an important customer, so we provide our complementary Cooperative Care™ program (an integrated approach to loss control, claims, and medical management) with every policy, bringing even more value to our coverage.

Customized Loss Control
Berkshire Hathaway GUARD Insurance Companies’ loss control staff has the educational background and hands-on experience to assist you in creating and maintaining a safe workplace — all in a cost-effective manner. For smaller businesses, we provide an easy-to-use guide that can be customized to fit a particular industry. For larger businesses, the scope of our efforts could range from periodic on-site visits to assistance in setting up a formal safety program. All policyholders have access to a broad array of on-line resources, including safety flyers, posters, and an extensive on-line video library. Many of these materials are available in English and Spanish.

Expert Claims Handling
With a staff of experts dedicated to this field, we are able to resolve claims quickly, fairly, and effectively. Our toll-free claims hotline (available 24/7) enables us to process cases immediately while also eliminating any paperwork for policyholders. Unlike most companies, Berkshire Hathaway GUARD handles claims through three units: Medical Only, Early Intervention, and Complex Claims. Upon notification of the incident, we assign the claim to the appropriate unit based upon the nature of injury, expected time away from work, and overall complexity. This segmentation allows us to respond fast to minor incidents while focusing our expert resources on more complicated cases (including those that may require litigation or subrogation techniques).

Cost-Effective Medical Case Management
All of our medical activities are coordinated through our affiliate GUARDCo, Inc., a specialist in health care management and medical provider networks. A customized list of physicians is distributed to each of our policyholders. When appropriate, GUARDCo Medical Case Managers will become involved in the handling of a claim, taking a variety of measures to arrange for quality care and minimize time away from the job.

Proven Customer Satisfaction
Complete customer satisfaction is our highest priority. Our ability to retain customers (typically around 90%) and attract new ones suggests a high degree of success.

Policyholder Self-Service
We take full advantage of technology to provide solutions to problems our policyholders might encounter. For those who prefer self-service, our Internet Policyholder Service Center offers specific policy details (billing, claims, and audit information) as well as procedural tips, educational resources, and a variety of tools to perform typical tasks. To save time and reduce navigation, we also enable customers to make payments, look up medical providers, and report claims from our main web site at www.guard.com.

Customer Service Department
While our electronic resources are sophisticated, we believe the human touch is equally important. As a result, we have an expert Customer Service Department, which is staffed during normal business hours and always eager to assist our policyholders’ needs.