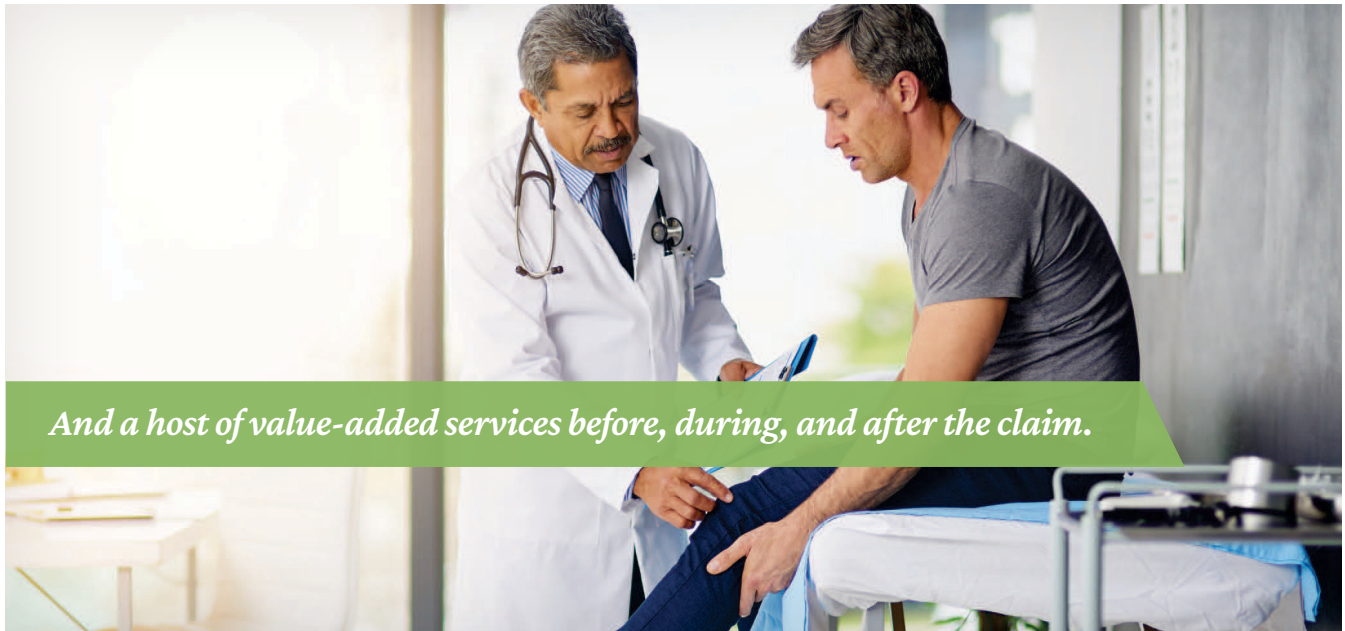


Workers' Compensation



Workers' Compensation is a "must-have" for most employers; meaning, it's required by law. The policy covers medical expenses and lost wages resulting from a job-related injury/illness and is pretty standard among insurance companies. We distinguish our **Workers' Compensation** coverage by providing a host of value-added services before, during, and after a claim. From up-front loss control measures to identify and correct occupational hazards to responsive claims handling and the facilitation of quality medical care (when an accident does occur), we've been successfully protecting our policyholders and their employees for decades.



And a host of value-added services before, during, and after the claim.

COVERAGE HIGHLIGHTS

- Competitive, tiered price structure through our subsidiary carriers
- Premium discounts (i.e., drug-free workplace, formal safety program, etc.) based upon certain business characteristics
- Group dividend plans for businesses in the automotive, restaurant, or retail/wholesale food industries
- Individual dividend plans for larger businesses
- Flexible and convenient payment options, including "pay-as-you-go" and self-reporting platforms (which are based on a business's payroll schedule and require low-to-no down payment and no installment fees)

Workers' Compensation coverage may be underwritten by AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company® or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © 2023.

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