

OUR SERVICES

Claims Handling



Fast, fair, and effective.



At Berkshire Hathaway GUARD, we pride ourselves on fast, fair, and effective claims handling. Our goal is to assist each of our customers in a crisis situation and to be responsive when you need us.

A toll-free hotline and online reporting – available 24/7 – enable us to react quickly to minor incidents while channeling more complex cases to one of our specialized units. From there, our expert adjusters offer guidance for mitigating the loss, expedite resources needed for repairs or replacement, and process payments in a convenient and timely manner.

CLAIMS REPORTING

Notifying us of an incident is easy through our hotline at 1-888-NEW-CLMS or online at www.guard.com. We encourage policyholders to inform us of incidents, accidents, and potential claims as soon as possible so we can get right to work.

24/7

SPECIALIZED UNITS

- Auto Liability
- Catastrophe Team
- Commercial Property
- Complex Liability
- Complex Workers' Comp
- Early Intervention Workers' Comp
- Fast-Track Liability
- Fraud
- Litigation
- Medical-Only Workers' Comp
- Medical Management
- Personal Property
- Risk Mitigation
- Subrogation

Claims Handling



MEDICAL MANAGEMENT

For Workers' Compensation claims that involve medical treatment, we work with our affiliate **GUARDCo** — a licensed and accredited medical management company. Services range from the use of preferred medical provider networks and vocational rehab to medical bill/hospital audits and prescription drug management. (Methods vary by state.) Overall, we strive to facilitate quality medical care in a cost-effective manner. Our results have yielded significant savings over the years.

OUTSIDE EXPERTS

When situations warrant or catastrophic events occur, we take full advantage of close relationships with third-party experts from around the country, including: emergency service vendors, established attorneys, independent adjusters, appraisal services, and other insurance carriers.

TECHNOLOGY

We recognize that technology is the pathway to instant interaction on a claim. That's why our *Agency* and *Policyholder Service Centers* enable online conversations directly with an adjuster, so stakeholders can stay up to date on the status of their case. "E-payment" for property claims is also available through electronic funds transfer — a convenient option that allows us to deposit funds to a chosen bank account. (No more waiting for checks to be mailed.) Contact our Customer Service Team for more details.

R.E.T.U.R.N. Program

Our **RETURN** Program (**R**estoring **E**mployees to **U**seful **R**oles and **N**ormalcy) works in conjunction with our medical activities. The program aims to minimize the impact of workplace injuries/illnesses on the productivity and profitability of a business.

Through strategies such as early claims intervention, coordination of medical care, and transitional employment strategies, RETURN features step-by-step instructions for implementation as well as monitoring.

For those employers who need help finding an employee a light- or modified-duty assignment, we work with outside companies that can help.



Contact us:  1-800-673-2465  claims3@guard.com  www.guard.com

Not all Berkshire Hathaway GUARD Insurance Companies (GUARD) provide the services described herein nor are all available in all states or for all lines of coverage. This information is intended to present an general overview and should not replace the guidance, advice, or recommendations from licensed insurance or legal professionals, other industry experts, or state and federal authorities. Insurance is underwritten by AmGUARD Insurance Company, EastGUARD Insurance Company, NorGUARD Insurance Company, or WestGUARD Insurance Company, members of GUARD with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. © February 2021.