

## Claims

### Workers' Compensation Specialists

We encourage you to visit and explore our web site on a frequent basis.

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To obtain answers to questions about GUARD, call our Customer Service Department toll free at (800)673-2465 or send an e-mail message to [csr@guard.com](mailto:csr@guard.com).

Effective claims handling is about the most rapid possible return to work of injured employees. While such a statement may sound obvious, the strategies used to accomplish this goal effectively are not. For example, [telephonic reporting of claims](#) ensures that we learn of the claim fast enough to become involved in the coordination of care and properly investigate accidents before key witnesses and evidence are lost. In facilitating medical treatment, we do NOT contain costs by choosing economy over quality. Instead, we recognize that expenses used to encourage a quick and complete recovery get workers back on the job more promptly and ultimately curb lost-wage payments. In short, Workers' Compensation claims are different from those of other lines of insurance, and we have acquired expertise which we believe makes "The GUARD Way" of integrating our claims and medical management services more effective.

### Suggested Related Topics:

- [24-Hour, Toll-Free Reporting](#)
- [More Complicated Cases: Litigation, Subrogation, and Final Settlements](#)
- [Claims Teams](#)
- [Impact of Fraud](#)



**Protecting  
Workers  
Daily**

Information from our web site at [www.guard.com](http://www.guard.com) is current as of June, 2003.