Claims

Workers' Compensation Specialists

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

Interested in Coverage?

Interested in an Agency Appointment?

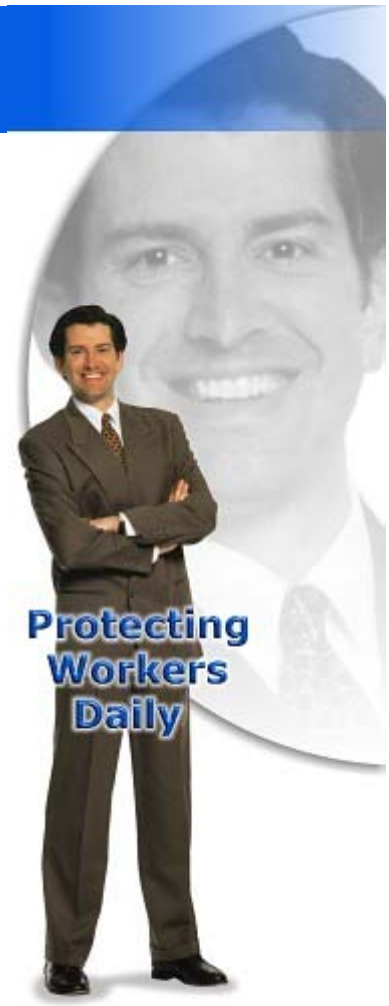
Seeking a Career?

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.

More Complex Cases: Litigation, Subrogation, & Final Settlements

In handling more complex claims, we sometimes recognize the necessity of litigation, and we work with our legal staff in conjunction with the best law firms to try to achieve positive outcomes. Similarly, we pursue opportunities to recoup losses through subrogation when another party appears to be solely or partially responsible for an accident. When an employee's return to work at his or her employer appears unlikely, Labor Market Surveys are utilized as a way to mitigate expenses in some states. If the timely resolution of a claim seems unlikely, we may explore the advantages of offering a final settlement (where applicable by state law) to close the case.

Since each dollar spent paying claims increases an employer's loss ratio, our aggressive management techniques can lower claims expenditures and help improve a policyholder's overall financial position. We recognize that prompt reporting procedures and the creative use of time-honored strategies can make a difference. In addition to the obvious benefits associated with healthy and productive employees, a good loss experience can translate into reduced costs and added profits!



Suggested Related Topics:

- Overview
- 24-Hour, Toll-Free Reporting
- Claims Teams
- Impact of Fraud

Information from our web site at www.guard.com is current as of June, 2003.

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