

## Our Product

### 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](mailto:csr@guard.com).

GUARD Insurance Group provides Workers' Compensation and Employers' Liability coverage within an ever-growing **operating area** through one of several subsidiaries. We realize that our line of coverage has become a critical business issue to our producers and policyholders, and we take this responsibility very seriously.

### Market Niche: Businesses Being Served

GUARD will consider writing policies for businesses from a wide range of classifications (all but a short list of prohibited categories are potentially eligible). We are also receptive to employers of all sizes — from those generating premiums of \$1,000 and less to larger ones with premiums of \$75,000 and more. In fact, GUARD generally has a reputation for being a small- to medium-sized account specialist that provides an unusually high level of services to ALL customers.

### Competitive Pricing

At GUARD, our goal is to establish competitive pricing via a tiered rate structure that is flexible enough to yield attractive results appropriate for the exposures involved. Therefore, our underwriters seek to learn as much as possible about each account, enabling us to tailor a program to the exact needs of a specific business and select the most suitable coverage options. Depending upon the particular situation, we can utilize guaranteed cost plans, safety group and individual dividend plans, and exclusively tailored group plans. Other discounts can also be selectively applied to qualifying employers.

**Read More About Our Product on Next Page**



Information from our web site at [www.guard.com](http://www.guard.com) is current as of July, 2005.

## **Our Product (Continued)**

### **Payment Plans**

For our policyholders, we offer direct billing that may incorporate payment terms designed to consider the cash flow requirements of our customers. We also feature a Direct Draft alternative for simple electronic fund transfers.

### **Secure, Well-Priced Coverage and Value-Added Services**

As a Workers' Compensation specialist, GUARD Insurance Group offers a product that is secure, well-priced, and enhanced by focused service administered by expert professionals. Each of our policyholders can participate in our [Cooperative Care Program<sup>SM</sup>](#) — an integrated approach to loss control, claims, and medical management services.

### **Suggested Related Topics:**

- [Network of Agents: The Local Connection](#)
- [Service Philosophy: Adding Value to Our Product](#)

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