

Our Services

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.

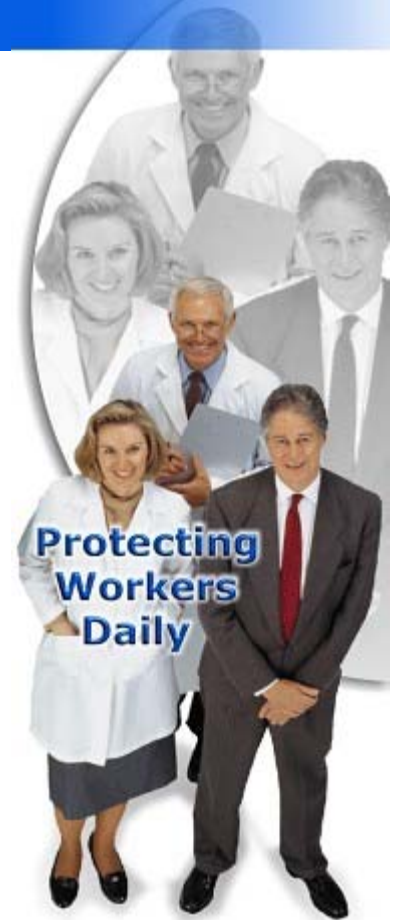
Complete customer satisfaction is our highest priority. As result, GUARD takes full advantage of technology to provide a wealth of information and solutions to any problems you might encounter. Our [Agency Service Center](#) features a host of real-time information about policies, claims, payments, and procedures so our representatives can better serve our policyholders needs. Our [Policyholder Service Center](#) (while still evolving) offers valuable tips and hands-on resources.

While our electronic communication and resources are sophisticated, we believe the human touch is equally important. As a result, we have established a toll-free Customer Service Hotline (see [Contact Us](#)) to assist you in answering any questions and resolving any problems you might have. Our experienced staff will guarantee a response to your inquiry within one business day.

As a value-added service to our customers, we also make available a unique **Cooperative Care Programsm** — an innovative approach that integrates our traditional claims and loss control services into a comprehensive package that now encompasses newer medical management techniques provided to us by our affiliate [GUARDCo, Inc.](#), both directly and through a network of carefully supervised providers. Our goal is to help prevent accidents while minimizing the impact of claims that do occur. Specifically, we work with our policyholders to create a safer, more productive workplace, facilitate prompt, quality care for injured employees, and achieve fair and timely resolutions to cases with an emphasis on returning workers to the job as quickly as reasonably possible, thereby containing costs.

The term Cooperative Care is our way of suggesting that a more efficient and effective means of preventing accidents and resolving claims can exist when the resources of all participants (from the employer and employee to the medical provider and insurer) work together to achieve a shared goal. Under our program, cooperation has been excellent because all parties benefit.

Read More About Our Services on Next Page



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

Our Services (Continued)



[Click to view flowchart](#)

Just as our soldier is a symbol of the security and protection we offer to our policyholders in our effort to guard their best interests, we hope the term Cooperative Care has become synonymous with quality service.

Suggested Related Topics:

Loss Control

- [Overview](#)
- [Extensive Services for Large Businesses](#)
- [Customized Programs for Small- to Medium-Sized Accounts](#)

Claims

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

Medical Management

- [Overview](#)
- [Medical Provider Networks](#)
- [Coordination of Care](#)

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