

Quick Facts

as of July 1st, 2009

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.

Established:
1983

Specialty:
Small- to medium-sized commercial property and casualty accounts

President: Susan W. Shoval, CPCU **CEO:** Sy Foguel, ACAS, FILAA

Insurance Company Subsidiaries:
AmGUARD, EastGUARD, NorGUARD, and WestGUARD Insurance Companies

Other Affiliates:
GUARDCo, Inc., specialists in medical management services and provider networks

Parent Holding Company:
Clal Insurance Enterprises Holdings, Ltd.

Home Office:
Wilkes-Barre, Pennsylvania

Field Offices:
Wilkes-Barre, PA (northeastern Pennsylvania)
Plymouth Meeting, PA (Philadelphia metropolitan area)
Towson, MD (Baltimore metropolitan area)
Whippany, NJ (northern New Jersey)
Nashua, NH (Boston metropolitan area)
Richmond, VA

Area of Operations:
Licensed in 44 states plus the District of Columbia;
currently active in 26

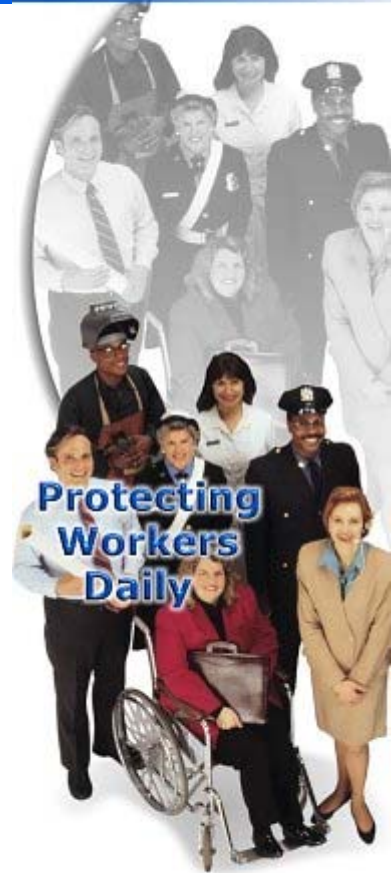
Number of Agents:
500 (representing 1,000 points of sale) in communities throughout GUARD's operating area

Number of Insured Employers:
38,000

Direct Written Premium (year-end 2008):
\$207,000,000

A.M. Best Company Rating:
A- ("Excellent")

Read More Quick Facts on Next Page



Information from our web site at www.guard.com is current as of July, 2009.

Quick Facts (Continued)

Other Noteworthy Information

- Selected by Celent, Inc., an international strategy consultancy, to be included as a case study in their *Model Carrier Report* in January of 2007, as a part of their mission to help leading financial institutions sustain a competitive advantage.

CELENT

- Among the top 55 providers of Workers' Compensation insurance in the United States based upon direct premiums written.
- Among the top 20 providers of Workers' Compensation insurance in nine states based upon direct premiums written.
- Among the top 10 providers of Workers' Compensation insurance in five states based upon direct premiums written.
- Recognized by A.M. Best Company as an e-Fusion Finalist in 2004 — a national awards program which spotlights innovative uses of technology to address insurance business challenges.
- Honored in November, 2001 as the #2 Best (Large) Place to Work in PA.



- Honored by Ernst & Young who named co-founders Susan and Judd Shoal Regional Entrepreneur-of-the-Year Award winners in 2001.

