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## Atlas General Insurance Services & GUARD Insurance Group

### The Atlas General Difference

Atlas is a full service general insurance agency that offers a wide range of insurance solutions with a focus on workers' compensation. Atlas is committed to providing exceptional service and unique options for your clients.

### About GUARD Insurance Group

GUARD Insurance Group specializes in providing workers' compensation coverage to small and mid-size businesses and entertains low-to-moderate risk business in a broad range of industries and class codes. GUARD strives to distinguish themselves by the quality and responsiveness of service to their policyholders and agency base.

To ensure competitive pricing across a wide range of accounts, GUARD uses a multi-tiered structure adopting different LCM's for NorGUARD, AmGUARD and East-GUARD in relation to different hazard grades and ex-mod's. In addition to competitive base rates, GUARD has premium discounts, territory modifiers and can apply up to 25% schedule credits if certain criteria are met.

To learn more about our products, visit us at [www.atlas.us.com](http://www.atlas.us.com)  
Submissions should be sent to [submissions@atlas.us.com](mailto:submissions@atlas.us.com)

## Highlights for Atlas & GUARD Insurance Group

Atlas and GUARD Insurance Group have created a custom tailored workers' compensation program providing value to you and your clients through the following:

- Competitive pricing structure
- Traditional installment plans including 10% down/10 installments
- 15% deposit/11 no-fee installments (monthly payroll reporting plan)
- 0% down payment/no-fee installments ("Pay-As-You-Go" Plan GRIP)
- Direct draft program (EFT Options)
- Loss control/prevention services

GUARD is an admitted "A-" (VIII) rated carrier by A.M. Best Company

Disclaimer: Applicants must meet certain criteria to be eligible for variable discounts and payment plans. This information is intended to present a general overview for illustrative purposes only. Only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions, and exclusions for an insured. Contact Atlas General Insurance Services for details. Product and pricing may not be available in all states or through all GUARD Insurance Group subsidiaries. Some restrictions and all GUARD underwriting guidelines apply. 3/10 edition.