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Nasdaq  
+19.83

7177.22  
+0.28%

NYSE  
+28.55

13142.90  
+0.22%

AMEX  
-9.40

2679.29  
-0.35%

S&P 500  
+9.24

2756.95  
+0.34%

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By: [Berkshire Hathaway GUARD Insurance Companies](#) via [PR Newswire](#)

January 09, 2018 at 13:23 PM EST

## Berkshire Hathaway GUARD Now Writing Homeowners Policies in PA

WILKES-BARRE, Pa., Jan. 9, 2018 /PRNewswire/ -- Berkshire Hathaway GUARD Insurance Companies has begun offering Homeowners and complementary Personal Umbrella coverage in Pennsylvania. According to



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GUARD CEO Sy Foguel, "We have always relied upon independent agents to deliver our policies to consumers, so our goal is to feature products that fill a need within their offices. We believe our Homeowners coverage, which provides the same high level of security and service currently enjoyed by our commercial customers, will do just that."

Senior Vice President of Personal Lines Dovid Tkatch explains that this new initiative has been designed to reflect a few core principles of the company by "... providing a quality, easily understood product on a simple platform as well as a high level service to both agents and policyholders." Targeted markets include one- to four-family dwellings, renters, and condo units (both owner-occupied and those held for rental). "In addition to standard exposures," Tkatch adds, "Berkshire Hathaway GUARD aims to provide a bridge between certain business and personal insurance needs by considering Homeowners coverage for residences owned by corporations and LLCs; dwellings held for rent; and residences where incidental business activities occur."

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GUARD's Senior Vice President of Sales Dave Simmons says, "We believe we can provide a great service to agents that write both commercial and personal accounts. We feature a competitively priced product with a variety of available discounts, including one for insureds who have commercial policies with GUARD. We also believe certain aspects of our underwriting appetite are unique and will appeal to producers anxious to cross sell and achieve a greater client share. Toward that end, our pricing information is available via comparative rating services - EZLynx and PL Rating™ from Vertafore®."

GUARD's product is generally aimed at dwellings valued at \$75,000 to \$2,000,000. By mixing and matching policy forms, endorsements, and optional coverages aimed at broader protection, each policyholder can

obtain property insurance suited to his or her exact circumstances. A personal umbrella with limits up to \$5,000,000 can also be added.

According to Tkatch, "We kicked off a pilot program in December and have been pleased with the response. In 2018, we hope to expand into New Jersey during the first quarter as well as a few other states as the year progresses." As a national carrier, long-range plans call for offering the product countrywide he said.

In October of 2012, GUARD was acquired by Berkshire Hathaway Inc. – an international holding company with diverse interests that include insurance and reinsurance. In 2013, GUARD unveiled a new identity as Berkshire Hathaway GUARD Insurance Companies.

GUARD offers a national footprint with a growing list of insurance products, including: workers' compensation, property/liability via a businessowner's policy, commercial auto, commercial umbrella, professional liability, disability, homeowners, and personal umbrella. Each of the organization's insurance companies (AmGUARD, EastGUARD, NorGUARD, and WestGUARD) is rated A+ ("Superior") by A.M. Best – a leading source of independent rating information on the insurance industry.

Agents interested in learning more should visit [www.guard.com/apply](http://www.guard.com/apply).

#### Contact:

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