

No matter what the type, amount, or geographic location of the claims involved, we provide you with the expertise and resources to effectively manage, evaluate, and promptly resolve them. As a result, you reduce claim losses, increase your competitiveness, and meet your business objectives.

When it comes to dedication and responsiveness, we set the industry standard. Utilizing our experience, technology and resources, it is our commitment to provide you cost effective services and optimal results.

Our goal is to exceed your expectations in everything we do. Whether the assignment is big or small, simple or complex, from beginning to end, whatever the nature of your need, we are *The Complete Solution*.

Guardian Group, Inc.

Surety Group Headquarters

2350 West 205th Street • Torrance, CA 90501

1-888-TO-GUARDIAN

www.GuardianGroup.com

Introducing *e*GUARD™ ...

*The next generation in
surety claims processing.*

Guardian Group, Inc.

Surety Group

With *e*GUARD™ you're in control!

- Get detailed claim information and status 24/7.
- Easy, convenient, secure access from any Internet connection.
- Information and reports are accurate and up-to-date.
- Online access reduces handling costs and increases efficiency.
- *e*GUARD™ will give you a competitive advantage, at no extra cost to you!

***e*GUARD™ is offered only by Guardian. If you have not yet experienced Guardian's superior claims service, contact us today to find out how we can efficiently and effectively resolve your surety claims.**

Bond Reserve Summary				
AAA Contractors, Inc. 242 Courthouse Street Suite 200 Burlington, OH 442023245				
Bond No.:	A111111			
Obligor:	City of Newark			
Project:	12 Low Rent Dwelling Units			
Effective Date:	5/31/1997	Date of Loss:	8/22/1997	
Performance Penal Sum:			\$94,808.00	
Payment Penal Sum:			\$94,808.00	
Nonconsensus Penal Sum:			\$0.00	
Total Current Reserve:	\$90,000.00	Total Loss Adjustment Expense:	\$0.00	
Total Loss Payments:	\$4,000.00	Total Recovery - Contract:	\$0.00	
		Total Recovery - Indemnity:	\$0.00	
		Total Incurred:	\$94,808.00	
Contract	Contract No.	Claim Amount	Guarantee No.	Loss Payments
Expenses Paid No.	A111111	\$4,000.00	00-000-000-000	\$4,000.00
Total Contract Obligations	1000000	\$0.00	00-000-000-000	\$0.00

What is *e*GUARD™?

*e*GUARD™ is an Internet-based system that is integrated with that our proprietary automated claims processing system, GUARD™.

- *e*GUARD™ allows you to monitor your surety claims from anywhere, at anytime.
- *e*GUARD™ gives you easy access to up-to-date, detailed claims information normally accessible only by claims managers.

Guardian's Universal Activity Reporting Director (GUARD™)

GUARD™ is our proprietary processing and reporting system used by our claims managers to streamline and expedite your surety claims. Outstanding features of GUARD™ include:

- Automates routine and scheduled tasks such as sending letters, recording and filing claims information, compiling action diaries, creating reports.
- Automatically schedules actions to comply with legal timelines. Escalates actions as deadlines approach.
- Tracks payments received from claimants. Calculates each bond's reserves and exposures.
- GUARD™ can incorporate your procedures and forms, or can be implemented using our own proven systems.

eGUARD™ Features

Search for information on Principals, Bonds, Claimants, Claimant Status, and Litigation.

Principals

XYZ Surety Company - Principals

HOME	PRINCIPALS	BONDS	CLAIMANTS	CLAIMANT STATUS	LITIGATION	HELP
Principal:	AAA Contractors, Inc.					
Status:	Active					
Guard No.:	100-01-001					
Address:	242 Construction Street Suite 100 Sunsetville, CA 940882948					
Telephone:	320851222					
Facsimile:	320851230					
Overview of Principal:	The analysis set forth below is based on information received from AAA and Good W. Numbers & Associates, AAA's Accountant. The general objective of this summary is to report on current financial and operational status of AAA. The information contained herein should only be relied upon in conjunction with additional detailed information. A detailed financial analysis may be performed if requested. In general, AAA does not demonstrate the signs that normally accompany financial distress. The company occupies 2500 square feet in an office park in Sunsetville, Ca. The office are tidy, the company employs a full time office administrator/bondkeeper, and office records are in good condition. Over the past few years revenue from the related business has					

Bonds

XYZ Surety Company - Bond Overview

HOME	PRINCIPALS	BONDS	CLAIMANTS	CLAIMANT STATUS	LITIGATION	HELP
Principal:	AAA Contractors, Inc.					
Bond No.:	A111111					
Obligee:	City of Default					
Project:	32 Low Rent Dwelling Units					
Guardian No.:	100-01-001-001					
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Bond Type:	Pay/Perform					
Status:	Active					
Payment Amount:	\$241,300.00					
Performance Amount:	\$241,300.00					
Guardian Representative:	Tedd M. Bauer 2350 West 205th Street Torrance, CA 90801460					
	Telephone: (310) 320-0320 Ext. 14 Facsimile: (310) 320-0120					

Claimants

XYZ Surety Company - Claimant Status

HOME	PRINCIPALS	BONDS	CLAIMANT	CLAIMANT STATUS	LITIGATION	HELP
Principal:	AAA Contractors, Inc.					
Bond No.:	A111111					
Obligee:	City of Default					
Project:	32 Low Rent Dwelling Units					
Guardian No.:	308-01-001-001					
Claimant:	California Pasty Hls					
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Date Received From Client:	Thursday, May 21, 1998					
Telex From Claimant:	Wednesday, May 20, 1998					
Written Notice of Claim:	Friday, May 22, 1998					
Claim Amount:	\$4,000.00					
Litigation:	1st Labels					
Liens/IL Served:	N/A					
Claim Acknowledged:	Saturday, May 23, 1998					
Proof of Claim Forwarded:	Saturday, May 23, 1998					

XYZ Surety Company - Claimant Status

HOME	PRINCIPALS	BONDS	CLAIMANTS	CLAIMANT STATUS	LITIGATION	HELP
Principal:	AAA Contractors, Inc.					
Bond No.:	A111111					
Obligee:	City of Default					
Project:	32 Low Rent Dwelling Units					
Guardian No.:	308-01-001-001					
<hr/>						
Guardian No.:	308-01-001-001-001					
Case Name:	California Pasty Hls v. AAA Contractors, Inc. etal					
Case Number:	C 081992					
Jurisdiction:	Riverside Municipal Court					
Filed Date:	Tuesday, April 20, 1998					
Served Date:	Monday, June 01, 1998					
Guardian Representative:	T000					

Litigation

Select, sort and print reports online.

HOME	PRINCIPALS	CLAIMANTS	BONDS	GENERATE REPORTS	HELP
Principal List by Client Bond List by Client Bond List By Principal Bond Claim Report Bond Reserve Summary Report Claimant Listing By Bond					

DETAILED INFORMATION • UP-TO-DATE

EASY-TO-USE • AVAILABLE 24/7

RUN REPORTS IN REAL TIME

SECURE ACCESS FROM ANY INTERNET CONNECTION

COMPLETE, ACCURATE & CONSISTENT REPORTING

Getting started with *e*GUARD™!

If you are a current client of Guardian Group, Inc., simply visit www.GuardianGroup.com, and click “*e*GUARD™ Internet Log-In” on the left menu. The next screen will ask you to enter your User ID and Password. If your Guardian Group, Inc. representative has not already provided you a password, click on “Register for access to *e*Guard™ Online” to sign-up for *e*GUARD™.

Depending on the complexity of service provided, setup of your account may take more than one day. Please contact your Guardian Group, Inc. representative for more information, registration assistance, or to view an online demo.

Using *e*GUARD™

*e*GUARD™ is easy-to-use. With the click of a mouse, you can access claim status information and reports immediately. If you need assistance at any time, online help screens give step-by-step instructions for using *e*GUARD™. If you cannot find the information or reports that you need on the website, feel free to contact your Guardian Group, Inc. representative or call 888-TO-GUARDIAN.

Non-Clients

If you are not a current client of Guardian Group, Inc., please contact us at 1-888-TO-GUARDIAN for more information on *e*GUARD™. We will be happy to give you temporary access to the online *e*GUARD™ demo, or guide you through a demonstration at your convenience.

Guardian Surety Group

Your choice of a full-service consulting firm is crucial to managing surety bond claims successfully and efficiently. Guardian Group, Inc.’s Surety Group is instrumental in helping sureties successfully avoid, investigate and resolve surety bond claims all over the world. We provide innovative solutions at a reasonable cost, utilizing the finest talent available.

Specialists in every discipline, our professionals are uniquely qualified to handle the entire scope of all surety claims issues. In addition to surety claims experts, Guardian Group, Inc. has on staff architects, attorneys, CPAs, construction managers, contract administrators, estimators, private investigators, financial analysts, multi-disciplined engineers, systems analysts and business managers, all of whom have unequalled experience in all areas affecting the surety industry.

The key to Guardian’s success is our comprehensive approach. We can address all your claims handling needs, from recommending and implementing loss prevention measures before a bond is written, to handling claims subrogation and recovery after a loss is sustained. We will discuss your needs and analyze your challenges, then create a strategy to mitigate and reduce your claim losses. Dedicated to the exclusive services of the surety industry, Guardian’s Surety Group offers stability, expertise and unparalleled responsiveness.

For detailed information regarding our Surety Group services, contact a Guardian Group, Inc. representative at 1-888-TO-GUARDIAN or visit our website www.GuardianGroup.com.