

CASE STUDY

HALL INSURANCE

BACKGROUND

Founded in 1998, Hall Insurance Agency is owned and operated by Keith S. Hall, Jr. A third-generation agency, Hall Insurance has traditionally served the hospitality industry but has added small- to mid-sized businesses, construction firms, medical and legal offices, and even start-ups. The agency prides itself on keeping in touch with the changing insurance marketplace, with outstanding claims service considered its number one priority.



BUSINESS CHALLENGE

Working with a payroll services firm, Hall needed to find workers' compensation coverage for new construction businesses. After studying various PEOs, he found FrankCrum and was pleased with its product offerings, pricing, and customer service.

SOLUTION

The changing insurance marketplace has opened opportunities for independent agencies such as Hall Insurance to work with PEOs to provide client services at an appropriate price point, but it isn't just clients who benefit.

Keith notes that many brokers don't understand how to work with PEOs. He cites advantages such as high recurring commissions, low to no overhead by reducing the need to employ agents, and having a resource for policies that would not otherwise be placed in the standard workers' compensation market. He can foresee the industry moving toward much broader use of PEOs.

RESULTS

Hall has been so satisfied that he does not work with any PEOs besides FrankCrum.

Workers' compensation and commissions:

He saved a small roofing contractor \$10,000 in premiums and administrative fees during his first year with FrankCrum, while more than doubling his own commission on administrative fees.

Ease of quoting with Quote & Connect:

Hall says Quote & Connect is a great system to work with – second to none. This online PEO quoting tool saves brokers time by offering immediate approval (often within 10 minutes) for straightforward clients in certain industry codes with appropriate loss histories. Even if it is sent to an underwriter, it usually takes only one day to get a quote.

Customer service:

FrankCrum's customer service and sales teams have been great to work with, providing immediate yet well-thought-out responses to questions. He has met Frank Crum, Jr. and Mike Oddo, Vice President of Sales, and likes the combination of professionalism and the relaxed, family feel among the FrankCrum staff.

Service to his clients:

Hall's clients want to know they are safe and payroll is accurate every time. In addition, they need access to actual costs of taxes and workers' comp, allowing them to be more accurate in estimating job costs.