

# FIND YOUR COMPETITIVE ADVANTAGE with FrankCrum

Professional Employer Organizations (PEOs) have become increasingly popular with SMBs. After all, a comprehensive workforce solution that streamlines the back office, HR, and benefits is appealing.

As a health agent, you've probably noticed a shift in the marketplace as predatory PEOs and payroll companies compete for your customers and sometimes win.

Instead of surrendering to this market shift, use it to your advantage.



**Protect your book of business, differentiate your services, and earn higher commissions by partnering with a PEO you can trust.**

## FrankCrum Knows How to Work with Health Agents

Health agents are rightfully skeptical of partnering with PEOs. Sadly, most do a poor job of managing agent relationships as evidenced by their predatory business practices.

***But FrankCrum is proudly different.***

We've welcomed agents as partners for decades, providing their clients with health and ancillary benefits, payroll administration, HR consulting, risk management, workers' compensation coverage, and more.

**FrankCrum builds long-term relationships with agents built on integrity and trust.**

- Founded 1981
- Privately-held
- Affiliated AM Best-rated, nationally licensed insurance carrier: Frank Winston Crum Insurance
- Regulated by the Department of Insurance, a stricter standard of financial stability than other PEOs

## Top 5 Reasons Health Agents Partner with FrankCrum

- 1** Although we take on the work of selling and servicing your client, YOU retain control of the relationship. Always.
- 2** We provide flexibility that our PEO competitors don't. Although we offer a robust Master Employer Plan, we're also happy to shop the open market on your behalf. We also offer the option of ancillary benefits without a medical plan.
- 3** We pay higher-than-market commissions that are residual and don't decline upon renewal. And, unlike other PEOs, we pay commission on health insurance.
- 4** We administer health plans and take care of paperwork, payments, and renewals so business done with FrankCrum becomes a nearly "passive" revenue stream.
- 5** You don't need to be a PEO expert. We provide full support to quote, present, enroll, and service your clients.