



7 MILLION

The National Safety Council's recent data shows there are approximately 7 million workplace accidents per year.

99 MILLION

Workplace accidents account for 99 million days of lost productivity per year or 21 days per accident.



Top 3 Reasons Every Small Business Needs Workers' Comp Insurance



1. YOU'RE LIABLE

Work-related injuries are generally excluded from health insurance policies, which means that your business could be liable for huge out-of-pocket sums for medical bills and lost wages when a workplace accident occurs.



2. LOST OPPORTUNITY

You may lose contracts when your competitors are covered, but you aren't.



3. IT'S REQUIRED

Plus, some business types are required by state law to obtain workers' comp coverage.







FrankCrum Has You Covered

FrankCrum is self-insured through its own carrier, Frank Winston Crum Insurance, which allows us to offer great rates and creates advantages like:

- ✓ Our direct connection to Frank Winston Crum Insurance allows us to offer coverage discounts of up to 40% with a good claims history
- ✓ No large down payments
- ✓ Pay-as-you-go program supports a more affordable premium payment every time we process your payroll
- ✓ No annual audits
- ✓ Compliance and risk management support
- ✓ Comprehensive claims management
- ✓ Our HR Information System (HRIS) makes it easy to generate and send workers' comp certificates from anywhere
- As a PEO, we also provide support for payroll processing and reporting, HR, employee benefits, and more!

Stop putting your company at risk.

GET STARTED WITH A PERSONALIZED QUOTE!

