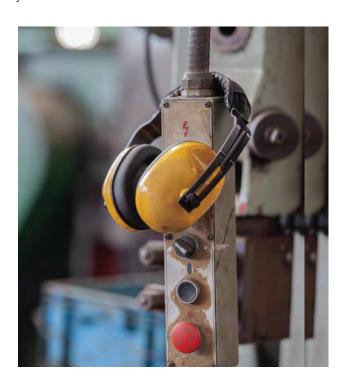


WORKERS' COMPENSATION INSURANCE



AFFORDABLE, RESPONSIVE & RELIABLE

FrankCrum and Frank Winston Crum
Insurance share a commitment to provide
PEO clients protection from the risk of loss.
We have a stake in your success because
your losses are our losses.





WORKERS' COMPENSATION HIGHLIGHTS

- Reliable and affordable workers' compensation
- No down payment, pay-as-you-go program, no year-end audit
- Nationwide network of medical providers
- Managed pharmacy program

SAFETY AND RISK MANAGEMENT

- Worksite consultations to identify hazards
- Safety program creation
- Library of safety training resources
- Year-end OSHA 300 reports
- OSHA workers' comp posters

CLAIMS MANAGEMENT

- Multiple, convenient options for reporting claims, 24 hours a day
- Efficient claims processing and compliance with state rules and regulations
- Resources and expertise to control claims costs and expenses

RETURN-TO-WORK PROGRAM

- Return employees to modified roles and minimize lost productivity
- Options when alternative roles aren't available
- Claims cost reduced while giving the worker time to heal

EMPLOYEES GAIN

- Protection in case of injury
- Efficient claims benefits
- Expedient quality medical care
- Prescription card system

EMPLOYERS GAIN

- Assistance managing safety
- Ability to pay as you go and eliminate audits
- Reduced cost of medical services and Rx
- Assistance returning employees to work