

Affordable Responsive Reliable

An Insurance Carrier
That Listens



What We Do

We provide workers' compensation and general liability insurance to protect businesses from risks of loss. Our agents and policyholders are our partners, and we structure the best and most flexible programs to serve them.

How We Do It

We are creative and nimble in our support of agents and policyholders. We actively listen and build relationships to gain insights which we use to create custom approaches and user-friendly technology platforms. Our perpetual goal is to make it easy, efficient and productive to work with us.

Why It Matters

Businesses and insurance agents need to partner with an insurance carrier that cares about the stability of all stakeholders: agents, insured companies, and workers.

Frank Winston Crum Insurance Company (FWCI) is a commercial insurance carrier that specializes in providing reliable and affordable workers' compensation and general liability insurance for businesses of all sizes. We write a diverse book of business across a variety of industries. Our lean structure enables us to tailor programs to the specific needs of agents and insured companies. We employ a team of experienced loss control specialists who work with our insureds to manage risks and avoid injuries. And when an accident does occur, we provide friendly, fast and efficient claim services for the injured worker and the insured company.

FWCI is licensed in 37 states for workers' compensation insurance, and we write general liability for artisan contractors in Florida and Texas. We've been in business for over 10 years, and we are family owned and operated. Our custom and intuitive technology applications are tailored to the agent experience, enabling quick and efficient quoting, binding and ongoing maintenance of policies. We never lose sight of the human factor in all that we do, and we continuously fine tune our processes and technology to make us the easiest insurance carrier to do business with.