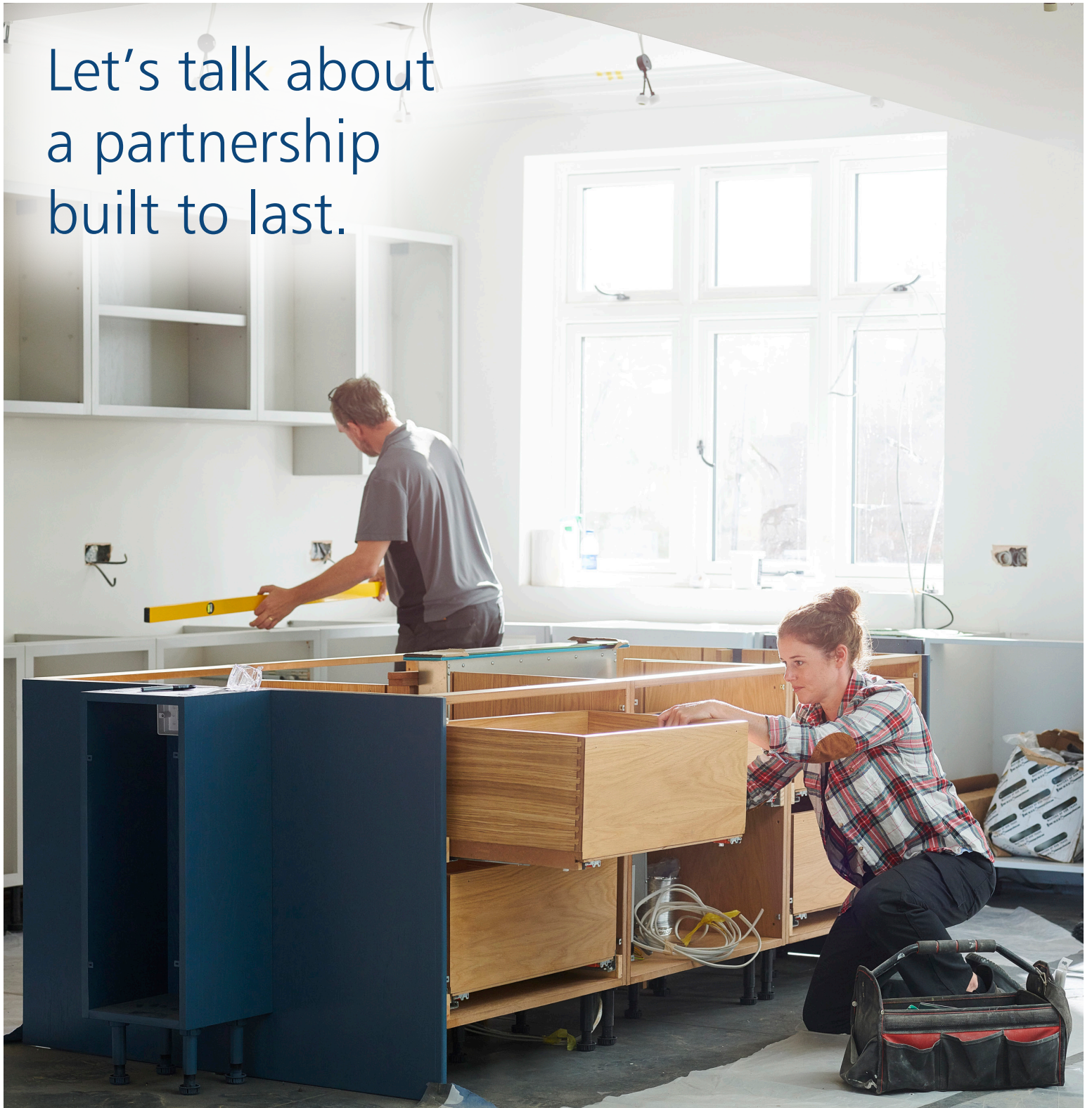


Let's talk about  
a partnership  
built to last.



**An affinity program for the  
Ohio Home Builders Association**



# Don't just take our word for it.

Here's what we hear from builders who are part of our builders association program.



*"A client alleged damages caused by one of our subcontractors. Our general liability coverage with Frankenmuth Insurance, through the HBA program, included the Your Work Coverage Extension. Without the coverage extension, the legal fees to defend ourselves and any damages awarded would have been paid out of our pockets. Ultimately, we were released from any liability relating to the damages. We're grateful Frankenmuth Insurance, through the HBA program, has tailored coverage to meet our needs as a general contractor."*

*Karen Schroeder  
Vice President, Mayberry Homes  
Member of the Michigan Home Builders Association*



*"While we have only been insured by Frankenmuth Insurance for a few years, they have already proven themselves to us. We have seen fair rates and renewals. And when a subcontractor refused to take responsibility for damage that they caused on one of our job sites, Frankenmuth Insurance stepped up and did what they are supposed to do. They covered the claim for us and went after the insurance company of the responsible subcontractor. In good times and difficult ones, they have proven themselves trustworthy and reliable and on our side."*

*Abe J. Degnan  
President, Degnan Design-Build-Remodel  
Member of the Wisconsin Home Builders Association*

# Grow your membership.

# Grow your revenue.

## Grow with Frankenmuth Insurance.

Frankly speaking, we know a thing or two about insurance for businesses. After all, we've been providing peace of mind for more than 150 years. We are a valuable partner with a strong reputation in the industry, in-demand products, and superior claims service. And we are well-versed in affinity programs through our partnership with the Ohio Home Builders Association and other associations across our 15-state footprint.

We're committed to Ohio and its construction sector with diverse product offerings and unique coverage enhancements your members need. On page six, you'll see an overview of our specialized contractors coverages designed for businesses just like those your members own and operate.

With the added benefit of participating in a Frankenmuth Insurance affinity program, the association and your members enjoy exclusive benefits on top of our great coverages.

### **Benefits for the association:**

- Quarterly and annual incentives are based on production and loss history
  - Generates non-dues revenue
  - Helps keep membership costs flat
- Increased membership count
- Access to marketing and advertising support
- No additional costs to be a part of our affinity program

### **Benefits for members:**

- Reduced insurance rates
- Educational opportunities
- Specialized manufacturing coverages for manufacturers of all sizes
- No additional costs are required for members to be a part of the affinity program
- Loss control services plus injury triage for all workers compensation policies

And, in keeping with your mission to promote safety in Ohio, we support your members with on-site inspections to identify safety hazards, access to safety materials, and delivery of safety meetings.

We appreciate your partnership with Frankenmuth Insurance. **Let's grow together.**



Frankly, we're not like most carriers.



## The Frankenmuth Insurance Difference

By partnering with Frankenmuth Insurance, you garner the benefits of a carrier highly attuned to quality and service with the financial strength to invest in the future. Words that define Frankenmuth Insurance and how we do business are **trust**, **always doing the right thing**, **continuous improvement**, and **responsiveness**. And we've been doing it that way for more than 150 years. Frankly speaking, isn't that how insurance should be?

At Frankenmuth Insurance, we're proud to be one of the industry's most financially sound, stable, and secure carriers. We've earned an AM Best "A" rating or higher every year for more than 40 years and have been recognized as a Ward's 50 Property-Casualty Top Performer 17 times.

### Trust

- More than 150 years in business
- Financially strong and stable, with \$2.3 billion in assets
- AM Best "A" (Excellent) rating
- Ward's 50 Property-Casualty Top Performer (17 times)
- Frank, honest conversations
- Committed to strong, mutually beneficial partnerships
- 63% of our agencies have partnered with us 10 or more years
- Fast, fair claims service

### Always doing the right thing

- Promptly helping policyholders get their lives and businesses back in order following a loss, with a 96% claims satisfaction rating and a 88.1 Net Promoter Score, indicating a high likelihood customers will refer us to others
- Offering value-added services like safety consulting/loss control, towing and labor costs coverage, travel assistance, and identity fraud resolution
- Rated in Top 10 on CRASH Network's 2022 Insurer Report Card for auto claims handling

### Continuous improvement

- Adapting our coverage options by offering the latest products, including a full suite of property-casualty, life, and surety coverages.
- Strategically investing in industry-leading technology systems that will improve efficiencies
- Fostering strong relationships with carefully selected agency partners to provide expertise for our contracting policyholders
- Leveraging industry-leading processes and systems to optimize the customer experience

### Responsiveness

- 24/7, hassle-free claims reporting
- Dedicated business development manager to answer questions and provide support
- Empowered field managers who can work closely with agents on your members' accounts

## About Frankenmuth Insurance

- Headquartered in Frankenmuth, MI
- 15 states of operation
- 800+ local, independent agents
- 890 employees
- \$2.3 billion in assets
- \$1.2 billion direct written premium
- \$838 million policyholders' contingency reserve fund
- "A" (Excellent) rating from AM Best
- Over 95% claims satisfaction
- 88.1 Net Promoter Score for claims service

## We offer policies as unique as each person and business

### BUSINESS

- Builders risk
- Businessowners policy (BOP)
- Commercial auto
- Commercial package (CPP)
- Commercial umbrella
- Contractors equipment
- Cyber and data protection
- Employee benefit liability
- Employment-practices liability (EPLI)
- Equipment breakdown
- Hired and non-owned auto liability
- Inland marine
- Professional liability
- Workers compensation

### HOME

- Condominium unit owners
- Dwellings under construction
- Homeowners
- Manufactured homes
- Personal umbrella
- Renters

### RECREATION

- Boat and sport vehicle
- Motor home, camper, and travel trailer
- Yacht

### LIFE

- Whole life
- Term life
- Business life
- Chronic illness
- Final expense

### SURETY

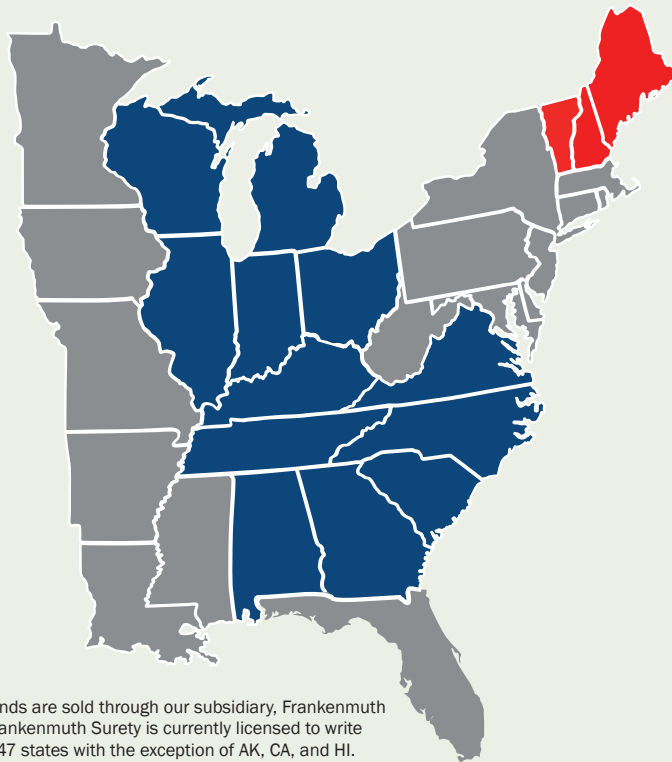
- Commercial surety
- Construction surety

### AUTO

- Collector car
- Commercial auto
- Personal auto

## Business Industry Specializations

- Contractors
- Manufacturers
- Retail stores
- Small businesses/offices
- Wholesalers and distributors



Surety bonds are sold through our subsidiary, Frankenmuth Surety. Frankenmuth Surety is currently licensed to write surety in 47 states with the exception of AK, CA, and HI.

Life insurance policies are written by our subsidiary, Patriot Life Insurance Company, which operates in many states in the Midwest, Southeast, and Northeast regions of the United States. Not all coverages are available in all states.

## Frankenmuth Insurance States of Operation

- AL
- GA
- IL
- IN
- KY
- MI
- NC
- OH
- SC
- TN
- VA
- WI

## Patriot Insurance Company States of Operation

- ME
- NH
- VT

## LEGEND:

- Commercial Lines
- Personal Lines
- Life
- Yacht

*Let's have a frank conversation.*

# Contractors Overview

Contractors have a lot of moving parts and pieces that need protection. Through our affinity program, we've made it easy to provide your members with the right coverages. Read on to learn about our Contractors Property Premier and Contractors Liability Premier products.

## Contractors Property Premier

To help you choose the right property coverage to align with your contracting customers' needs, Contractors Property Premier features two levels: Premier 50 and 150. Both options include more than 70 important Inland Marine, Property, Business Income, and Crime coverages, while allowing you to customize limits based upon individual business needs.

### Highlights of Contractors Property Premier :

- 14 key contractor coverages
- 11 blanket property coverages
- 26 additional property coverages and extensions, including foundations, underground pipes, flues and drains, marring and scratching, building ordinance A, B & C, and water discharge
- 10 Blanket Business Income coverages
- Five additional business income coverages and extensions, including off-premises mobile equipment, extended period of indemnity, and crisis event coverages
- Four blanket crime coverages, including employee theft, forgery or alteration, and money & securities
- Three additional crime coverages and extensions, including robbery or safe burglary, computer and funds transfer fraud, and money order and counterfeit money fraud

## Contractors Liability Premier

Our Contractors Liability Premier offers exceptionally broad and competitive coverages contractors value most.

### Highlights of Contractors Liability Premier:

- 16 additional insureds, including primary & non-contributory, waiver of transfer of rights, and automatic status for contractors, including completed ops
- 17 coverage extensions, including aggregate limit per project and expanded pollution definition
- Five additional coverages with significant limits, including employee benefits liability, electronic data liability, limited product withdrawal expense, voluntary property damage expense, and unmanned aircraft
- Three optional coverages include contractors errors & omissions, hired & non-owned auto, and limited work site pollution liability

By placing your trust in us, we work hard to build lasting relationships by exceeding your expectations with honest, open, upfront service — every single time.

## Additional Key Protection Options to Consider



**Commercial auto**



**Commercial umbrella**



**Cyber and Information Protection Plus**



**Employment-related practices liability (EPLI)**



**Equipment breakdown**



**Workers compensation**

# Meet the Frankenmuth Insurance Team

At Frankenmuth Insurance, we're well known for the service we provide to our partners. To support your association, we have a dedicated team in place to work with you and your member businesses to ensure our partnership is fruitful and your members have access to quality insurance products.



Matt Frantti,  
*Business  
Development  
Manager*

## Business Development Manager

Our business development manager leads the company's affinity program, working to manage the program and ensure responsiveness and flexibility.

As your primary contact, consider our business development manager, Matt Frantti, a listening ear for your questions, concerns, and needs.



Jim Bany,  
*CL Field  
Manager, Sr.*

## Field Managers

We depend on our local field managers to provide the expertise necessary to make well-informed decisions about the businesses we insure. They have expertise in our risk appetite and the product knowledge to suggest the best solution.

They also have the tools at their disposal to provide the right price for the risk. Since they are equipped with underwriting authority, they're able to offer a faster, more efficient business processing experience than what you might find with other carriers.



Donnie Davis,  
*CL Field  
Manager, Sr.*



Adam Mitzel,  
*CL Field  
Manager III*

## Loss Control Consultants

We're proud to offer loss control as a value-added service to our commercial policyholders. And, just like field managers, our loss control consultants are often members of the local communities in which they work.

Our regional loss control experts are, well, experts. They understand facility, workplace, and weather-related risks, as well as OSHA requirements, to help your members avoid losses in the first place. Our services are customized based on policyholders' risk management needs and may include safety training and resources, workplace assessments, mock OSHA inspections, lifting injury reduction programs, and more.

## Claims Adjusters

Our expert claims adjusters are available to ensure fast, fair claims handling wherever and whenever your members need us.

When filing a claim, we assign policyholders to a specific adjuster to offer guidance and answer questions to get members back to their pre-loss condition as efficiently as possible.

Connect with us:



Visit us online at [www.fmins.com](http://www.fmins.com).

