



## Frankly, you work hard. And so should your business insurance.

You've built the neighborhoods which make up the great state of Michigan. The homes our families live in stand as testament to your skill and expertise.

As a member of the HBA of Michigan, you are eligible for discounts on the insurance coverages you rely on to operate your business, through a valuable partnership the HBA holds with Frankenmuth Insurance.

### Exclusive benefits for HBA of Michigan members include savings on:

- Save 10% on commercial insurance
- Save 10% on workers compensation
- Save 15% on Home and 17% on Personal Auto -  
*Available for your employees as well*
- Discount on subcontract rates for general liability
- Special audit procedure for HBA
- Our risk management team offers knowledge, energy and passion for controlling losses
- Bundled coverages including Errors & Omissions are available
- Endorsements for property, liability and auto needs

### Why Frankenmuth Insurance?

For 150 years, Michigan-based Frankenmuth Insurance has been providing insurance — and peace of mind. The company started in 1868 with 200 local residents who pledged to help each other through tough times. Today, their coverage is broader and their footprint is larger, but they still believe in “neighbor helping neighbor.”

### Ready to save with this exclusive member benefit?

For more information about the program, contact your local HBA chapter or visit [www.hbaofmichigan.com](http://www.hbaofmichigan.com).

For more information on Frankenmuth Insurance, visit [www.fmins.com](http://www.fmins.com).