

Frankly speaking, your insurance should be the last thing on your mind.

(Because it's the first thing on ours.)



Let's have a frank conversation.



All across the country, it's neighbor helping neighbor.

In 1868, we started our business in the historic town of Frankenmuth, Michigan. Our early founders felt compelled to help, so they insisted everyone list what they wanted to insure, along with its value. Then, when a claim was filed, they called upon the community to contribute toward the cost of the loss.

Now, 150 years later, our coverage may be broader and our service area may be larger, but our tradition is still the same. And after all these years, we're more motivated than ever to make a positive difference. Today, we're proud to be one of the industry's most financially sound, stable and secure carriers. (And we're even more proud of the awards that prove it, like our "A" Rating from A.M. Best and our Ward's 50 award.) With our highly credentialed and dedicated team, we've expanded to offer insurance throughout the Midwest, Northeast and Southeast.

For more detailed financial information, visit fmns.com.



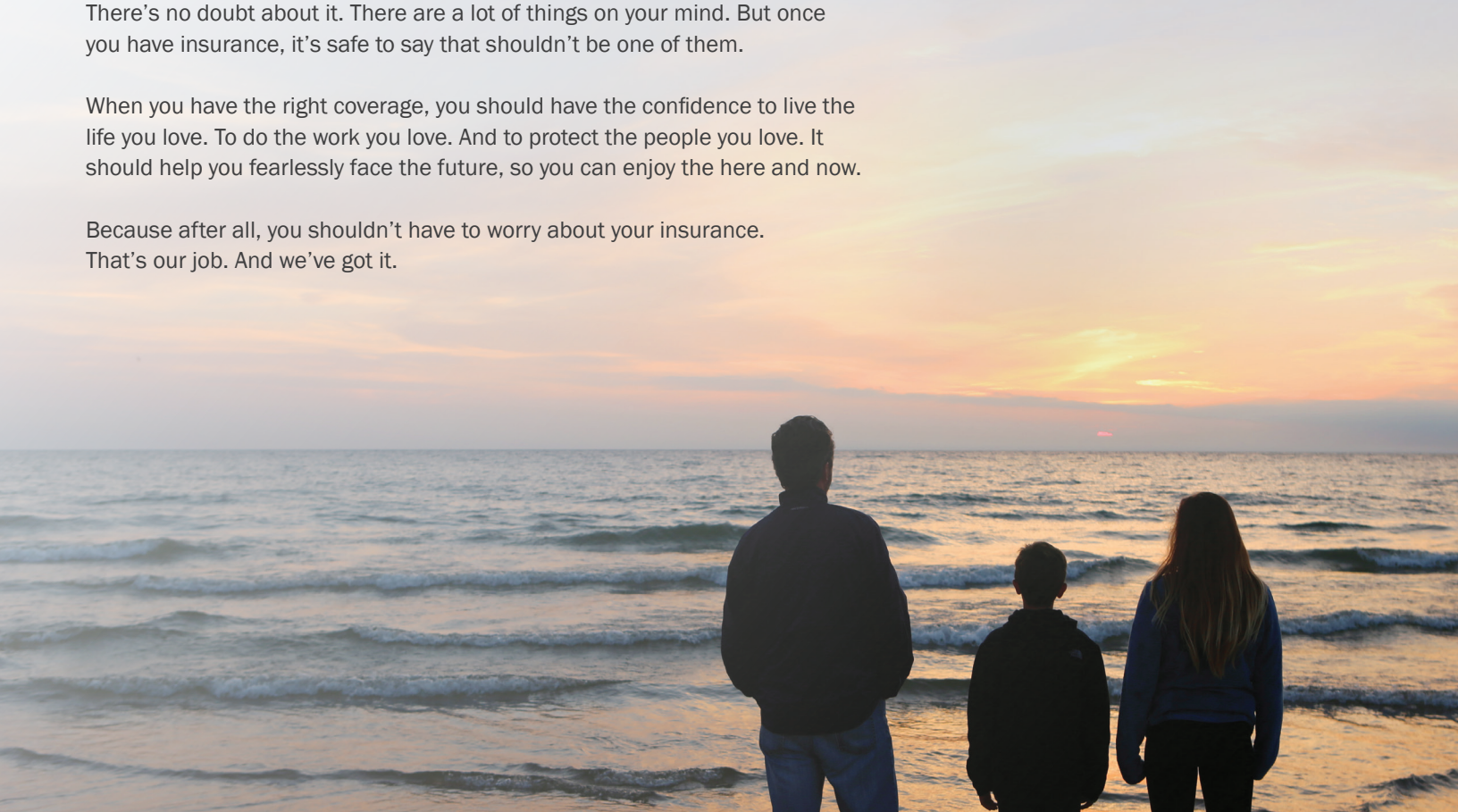
* Not all coverage available in all states. For a complete list, visit fmns.com. Life insurance policies are written by our subsidiary, Patriot Life Insurance Company.

Life is filled with unforgettable moments. But, your insurance should be quite forgettable.

There's no doubt about it. There are a lot of things on your mind. But once you have insurance, it's safe to say that shouldn't be one of them.

When you have the right coverage, you should have the confidence to live the life you love. To do the work you love. And to protect the people you love. It should help you fearlessly face the future, so you can enjoy the here and now.

Because after all, you shouldn't have to worry about your insurance. That's our job. And we've got it.



The protection you need. The peace of mind you deserve.

With policies as unique as each person and each business, we offer:

Personal insurance

- Auto
- Home
- Renters
- Rental property
- Condo
- New home construction
- Personal umbrella
- Watercraft and yacht
- Recreational vehicle
- Collector car

Commercial insurance


- Property
- Auto
- Umbrella
- Employment practices liability
- Workers' compensation
- Equipment breakdown
- Cyber and information protection
- Surety bonds

Life insurance

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

But, that's not all. Our coverage also comes with:

- Safety consulting services to reduce risks of a claim
- Roadside assistance
- Travel assistance
- Identity fraud resolution services
- 24-hour claims reporting



Insurance is a conversation that should happen over coffee, not the cloud.

We believe in the power of frank conversations.

These days, you can get an insurance quote online in just 15 minutes. But, does that quote include all the coverage you need? And how can you know?

At Frankenmuth Insurance, we believe you deserve better. You should never have to worry about whether your home, car or business is covered, which is why we carefully select only the best local, independent agents. These experts naturally value face-to-face conversations, along with open and honest relationships. But best of all, they're determined to truly get to know you, so they can make sure you're truly protected.

Count on your independent agent to:

- Recommend the right coverage at the right price
- Review your coverage on a regular basis
- File your claim and assist you in the process
- Give you ongoing guidance
- Answer any questions, at any time

And because we work with more than 500 independent insurance agencies, you can be sure there's always an agent available in your area.

We'll bring you a welcome sigh of relief when you need it most.

When the worst happens, you need someone who's committed to taking away your worries. And that's where we come in. We believe the claims process should be fast, fair and easy. So, that's the way we work.

With the help of our local, independent agents, we'll keep you up to date and in the loop throughout the entire process. Then, we'll get you back in business, back in your home or back on the road. In the end, you'll see why 95% of people say they're satisfied with our claims service.

Don't just take our word for it.

Here's what some of our customers have to say.

"This is my first experience dealing with a commercial loss and a commercial insurance company, and I have been very pleased with the entire process."

– Commercial Policyholder, Alabama

"I thought our claim was handled very quickly, fairly and courteously."

– Commercial Policyholder, Ohio

"Frankenmuth Insurance is always so easy to work with."

– Commercial Policyholder, Tennessee

"To my great joy, all participants treated me with compassion, comfort and great care."

– Bryan A., Personal Policyholder, Michigan

"What a great team!"

– Christina D., Personal Policyholder, Michigan

"Helpful. Good, good work. Very nice people."

– Joyce B., Personal Policyholder, Michigan

Ready to have a frank conversation about your insurance? Let's talk.

Find a local, independent insurance agent near you. Visit fmins.com

For more insurance information, follow us on social media.

