

Why Choose FHBI?

FHBI was founded in 1997 as a direct response to member requests for insurance services. Since then, FHBI has been growing to where we are today, a competitive, thriving managing general underwriter, wholesale brokerage company and surety providing insurance solutions.

At FHBI, we are construction specialists, uniquely positioned to understand the insurance needs of residential and commercial builders. Our clients span the whole industry from residential general contractors to trade and artisan contractors to heavy commercial contractors to distributors and suppliers of construction materials.

Why chose FHBI?

- Residential and Commercial Construction
- *Exclusive* programs for Residential GCs, Roofers and Builders' Risk
- Insurance for unusual and hard to place exposures
- Over 10 years proven track record
- Network of qualified, construction focused independent agents

To Learn More: Contact an FHBI-Appointed agent. For a list of authorized agents, call your local BA office.



Comprehensive Portfolio of Coverage

Insurance:

- General Liability
- Umbrella Excess Liability
- Renovation & Vacant Property
- Property & Inland Marine
- Home Warranty
- Residential & Commercial Wraps
- Architects & Engineers Professional Liability
- Miscellaneous Errors & Omissions
- Owners & Contractors Protective
- Railroad Protective
- Contractors Pollution Liability

Surety Bonds:

- Contract Bonds for Bid Performance, Payment
- Contract Bonds for Environmental Remediation
- Subdivision Bonds
- Rapid Route* Programs (reduced paperwork)
 - Subdivision Maintenance & Bonds
 - Contract Bonds
- Others—Most bond types can be considered

Typical FHBI Clients

General Contractors

- Residential & Commercial

Paper General Contractors

- Residential & Commercial

Trade & Artisan Contractors (over 100 classes)

Remodeling Contractors

- Residential & Commercial

Roofers:

- Residential & Commercial

Ground Water Contractors

Heavy Commercial

Suppliers & Distributors (all construction materials)