

# fhb

# FLORIDA HOME BUILDER

Official Magazine of the Florida Home Builders Association

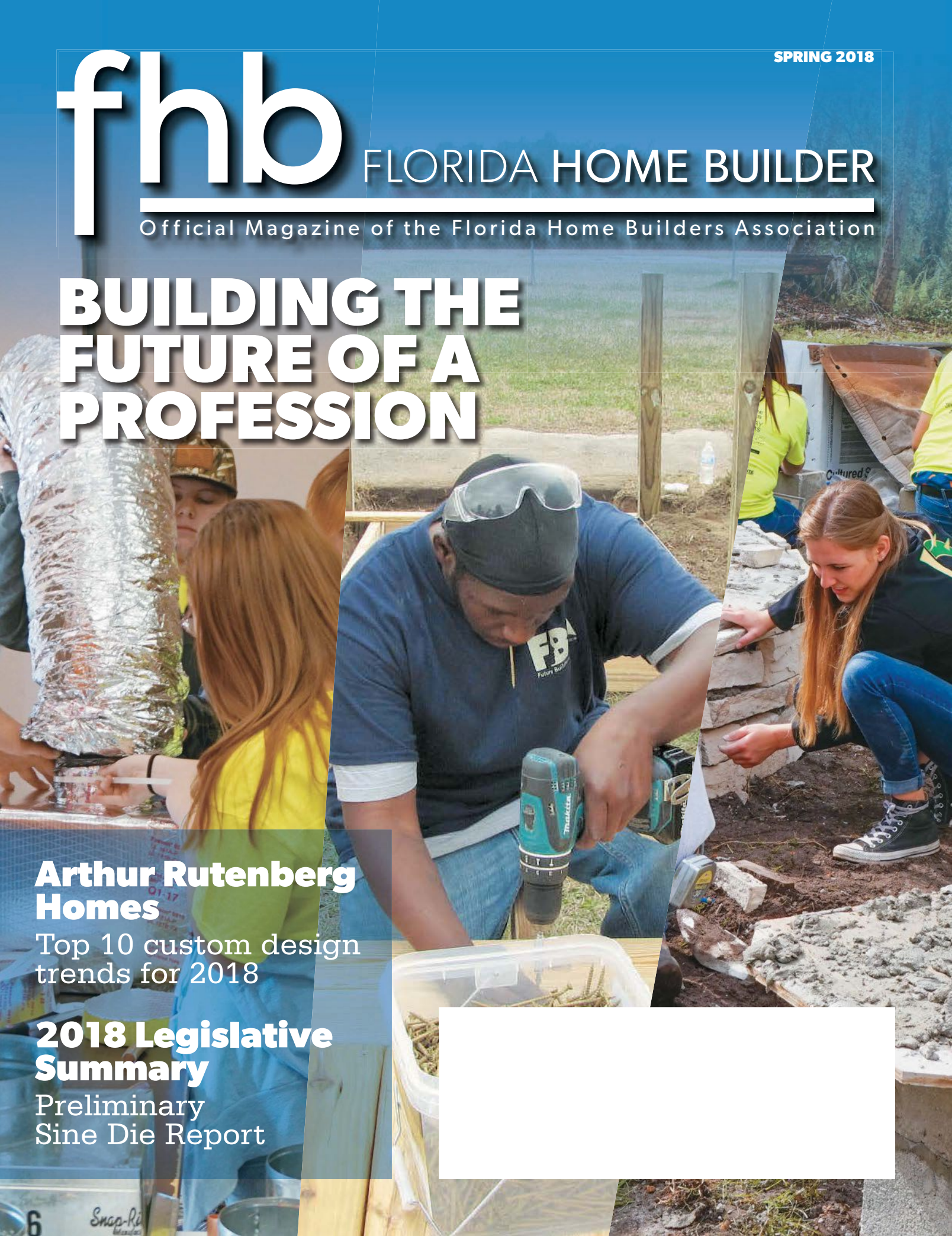
## BUILDING THE FUTURE OF A PROFESSION

### Arthur Rutenberg Homes

Top 10 custom design  
trends for 2018

### 2018 Legislative Summary

Preliminary  
Sine Die Report





## You May Not Know About FHB Insurance

While FHB Insurance (FHBI) has been part of FHBA since 1997, serving as the construction industry's insurance experts, many members don't necessarily know about us.

Here at FHBI, we are laser focused on covering all aspects of homebuilding, so that you can concentrate on what you do for a living. But, to get to know more of what we do for you, here are five things you may not know:

### **WE WRITE AUTO COVERAGE.**

Until recently, FHBI primarily wrote liability-related coverages. Today, FHBI has the ability to write Commercial Auto Coverage. If you have vehicles in the name of your business, your local insurance agency can come to us and we can provide the coverages you need. Our primary eligibility requirement is there are at least three to five vehicles. We can write both physical damage and liability, with limits up to \$1 million.

### **WE ACTUALLY HAVE MARKETS FOR WORKERS COMPENSATION (WC).**

We have three programs that write WC policies and they are open to all

of the agencies that are contracted with us. FHBI currently writes over \$4 million in WC premium. That's significant!

### **FHBI HAS A TALENTED AND DEDICATED STAFF.**


FHBI has a top quality team made of dedicated, responsive, and "hungry" employees. This staff is always looking for ways to help agencies and members to feel confident that the products they sell or purchase are the best in the industry and are backed by best-in-class customer service. They love what they do and who they do it for.

### **WE WORK DIRECTLY WITH AGENTS.**

FHBI is an insurance wholesaler. Your local insurance agency works directly with you and we work directly with them. When you ask for changes, they contact us and we handle everything for them. It makes for a great partnership. It's a win-win-win: you deal with someone in your community, they get the benefit of doing business with construction insurance experts, and your association benefits!

### **FHBI IS PROUD TO BE PICKY.**

In order for an insurance agency to write business with us, they must be contracted to do so and we take this appointment seriously. We carefully screen any new agency that wants access to us and we also monitor the production of the agencies that are currently part of our network. Our desire is to have agency-partners who value the relationship and access us frequently. If your current agent is not contracted with us, you should ask them to do so. If they are not willing, we can certainly provide you the names of other agencies in your area that support us and your association.

We hope this offers a better view into some of the products, people, and service we provide here at FHBI. Ultimately, everything we do for you results in improving your business. We're always here to help you. 



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