We’re celebrating our 150th birthday this year!



Unless you’ve been secretly experimenting with time travel, you probably don’t remember 1868. But Frankenmuth Insurance looks back on that year fondly, because it was in 1868 that some community-minded folks in Frankenmuth banded together to form the *Deutschen Frankenmuther Unterstützungs-Verein* (the German Frankenmuth Aid Association), which would one day become Frankenmuth Insurance.

The company was founded on the idea of “neighbor helping neighbor.” Each member of the association pledged to pay a portion of the losses of any other member. So when a barn was struck by lightning and livestock was lost, everyone in the association stepped up to help them out, according to the rules set down. It was truly *mutual* insurance.

We’ve come a long way since those early days. Today our customers pay premiums in advance, so we don’t have to come calling to ask for cash when their neighbor loses a wagon (or a minivan). Yet the principle of neighbor helping neighbor still holds true.

You can read the full history of Frankenmuth Insurance at fmins.com/150years. Until you do, here are a few fun facts about our first 150 years:

- When the association was first formed, all members were required to speak German and be practicing Lutherans (the town of Frankenmuth was founded by German immigrants who came to America to spread their faith as missionaries).
- Early executives of the company had other jobs as well. Carl Nuechterlein, who served as CEO from 1925 to 1941, also ran a family mortuary. In the late 1930s, State Insurance Department auditors were somewhat startled to discover that the company records were kept in a spare coffin in the back of Nuechterlein’s business.
- A vehicle insured on the first auto policy of the Frankenmuth Mutual Auto Insurance Company was a

1923 Dodge, which can be seen on display in our corporate headquarters. It was owned by John A. Geyer, a founder of the company.

- Today's Frankenmuth Insurance is the result of a 1958 merger between the Frankenmuth Mutual Fire Insurance Company (the original Aid Association begun in 1868) and the Frankenmuth Mutual Insurance Company, which was formed in 1921 to insure autos.
- After the two companies merged in 1958, a new headquarters was built. The company moved into the building in 1960. Though it has been expanded four times (1973, 1980, 1994 and 2008), it is still the company headquarters today.
- The original company began with about 200 members, all in the Frankenmuth area. The general amount insured for each member was about $4,000 to $5,000. Today, Frankenmuth Insurance serves 15 states, has over 300,000 policies, more than 600 employees, 500+ independent agents, and over $1.5 billion in assets.

Of course, none of it would have happened without you – our neighbors and customers. We thank you all for placing your trust in us and look forward to another 150 years of service.