THE 2026 MICHIGAN

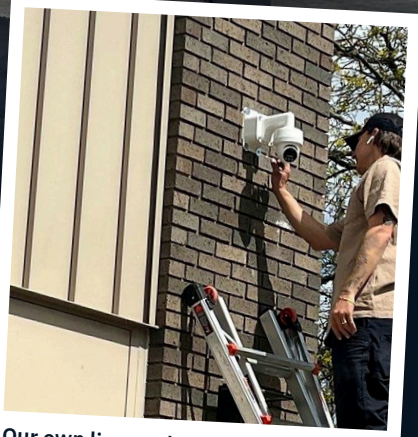
SMALL BUSINESS SECURITY REPORT

PRESENTED BY MICHIGAN SECURITY SYSTEMS

WHAT EVERY MICHIGAN SMALL BUSINESS OWNER SHOULD KNOW

- **Real Michigan cases:** smash-and-grabs & break-in sprees
- **Theft, employee fraud & ransomware** by the numbers
- **What to protect first**, business by business
- **Honest costs**, money-saving tips & a 20-point scorecard

Inside: 10% off your new security system



Our own licensed technicians, on every job.

MICHIGAN SECURITY SYSTEMS

586-466-4490

michigancamerasystems.com

WELCOME

WHY WE WROTE THIS REPORT

When a small business gets hit, it is personal. It is your inventory, your cash drawer, your front window, and often your own phone ringing at 2 a.m. A single bad night can mean weeks closed, lost customers and an insurance claim you are not sure will cover it.

This fall, thieves backed a car through the door of a Shelby Township jewelry store, smashed the windows of a Birmingham boutique for the second time, and cleaned out more than $500,000 in inventory from a Detroit shop in one night. Around the 2024 Thanksgiving holiday, a crew pried open the doors of more than 20 restaurants and businesses across Macomb and Oakland counties.

The good news: most of what goes wrong is preventable, and the right system does not have to be complicated or expensive. This report gives you:

- What is actually happening to Michigan small businesses, with sources
- What helped, and what was missing, in real cases
- What to protect first for your type of business
- Rules, money-saving tips and honest costs
- A scorecard to grade your business in ten minutes

Michigan Security Systems is a commercial-only security integrator that has served Michigan since 2000. We design, install and service cameras, access control, alarms and monitoring for small businesses, larger companies and public agencies, always with our own licensed technicians and never subcontractors.

The team at Michigan Security Systems

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Since 2000
Protecting Michigan businesses

4.9★
Google rating, 88 reviews

$2,500+
Starting point, 4-camera system

0
Subcontractors, ever

Your report bonus: mention code **MSSSMB26** when you book and save **10%** on a new security system. Details on page 15.

SECTION 1

SMALL BUSINESS BY THE NUMBERS

The data behind the decisions. Every figure on this page comes from a published source, listed on page 16.

138,377

property crimes were reported in Michigan in 2024, about 378 every day. That was down 11.7% from 2023, but it is still a lot of break-ins, thefts and vandalism.

FBI DATA, VIA PATCH

60%

of convicted burglars said they would look for a different target if they saw an alarm system. 83% said they check for one first.

UNC CHARLOTTE SURVEY OF 422 BURGLARS

Under 6 min

was all it took for thieves to drive through the door of a Shelby Township jewelry store, smash the cases and leave.

WXYZ, OCT 2026

$500,000+

in retail merchandise was taken from a Detroit shop in one overnight break-in. The owner said nearly all of his inventory was gone.

WXYZ, OCT 2026

5%

of annual revenue is what the typical organization loses to fraud by its own people. The median case costs $104,000 and runs about 12 months before it is caught.

ACFE OCCUPATIONAL FRAUD 2026

40%

of retailers reported more organized retail crime incidents in 2025, and 50% reported more repeat offenders.

NRF IMPACT OF THEFT & VIOLENCE 2026

96%

of ransomware victims in Verizon's 2026 breach data were small organizations. Old cameras and recorders on the business network are part of that risk.

VERIZON DBIR 2026, VIA CYBER READINESS INSTITUTE

85%

of AT&T wire centers can no longer sell new copper landline service. Alarm panels that dial out on a phone line will stop reporting when it is cut.

FCC ORDER, MARCH 2026; AT&T

What it means for you: thieves move fast, most of them avoid protected buildings, and the losses that hurt most are often the ones you never see coming, from inside the business or through the network.

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SECTION 2

MICHIGAN CASES & WHAT THEY TEACH

Recent break-ins at Michigan small businesses, and what each one shows.

OCT 2026

SHELBY TOWNSHIP

A car through the front door

Around 2 a.m., thieves backed a car through the front door of a family jewelry store open nearly 30 years, smashed display cases and were gone in under six minutes. The alarm company called the owner, who watched it happen live on his phone. Customer orders, repairs and the most valuable pieces were locked in safes and were not taken.

Lesson: The alarm and cameras worked, and the safes saved the most valuable stock. The store still faced about $14,000 in display damage and weeks closed, which is why entrances and glass need protection too.

SEPT 2026

BIRMINGHAM

Hit for the second time

Five men broke the glass of a downtown luxury boutique, across from the police station, and filled garbage bags with more than 200 items worth about $100,000. It was the store's second smash-and-grab; after the first, in 2024, the owner had added alarms on every window.

Lesson: Repeat targets are common. Alarms alert you, but glass is the weak point: consider security film, shatter-resistant glazing, and keeping high-value stock out of reach of the window.

OCT 2026

DETROIT

Nearly all inventory, one night

A masked suspect broke into a by-appointment streetwear shop near Eastern Market after midnight, made three trips to a waiting minivan and took merchandise the owner valued at more than $500,000.

Lesson: The shop's cameras captured the van and the suspect, giving police evidence. An after-hours alert or monitored alarm could have brought a response during those three trips.

THANKSGIVING 2024

MACOMB & OAKLAND

A crew hits 20+ businesses

Over the holiday, a crew pried open doors at more than 20 restaurants, a gas station and other businesses in Troy, Sterling Heights, Shelby Township and Farmington Hills, going straight for cash registers and back-office safes.

Lesson: An alarm at one Sterling Heights restaurant brought police fast enough to start a chase. Holidays and long weekends are when monitoring matters most.

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SECTION 3

THE TOP RISKS FOR MICHIGAN SMALL BUSINESSES

What we see most often walking shops, restaurants, offices and clinics across Michigan.

01 **After-hours break-ins**

Glass doors, back doors and dark lots, especially nights, weekends and holidays.

02 **Smash-and-grab**

Fast, targeted hits on jewelry, electronics, luxury goods and cash, often in minutes.

03 **Shoplifting & repeat offenders**

Organized and repeat theft that clear video can identify and help prosecute.

04 **Employee theft & fraud**

Cash drawer shortages, voids and refunds, stock and time theft by people you trust.

05 **Lost keys & ex-employees**

Every key that walked out the door is one you cannot cancel. Codes nobody changed.

06 **Robbery & staff safety**

Opening and closing, cash drops and late shifts when one employee is alone.

07 **Hacked cameras & ransomware**

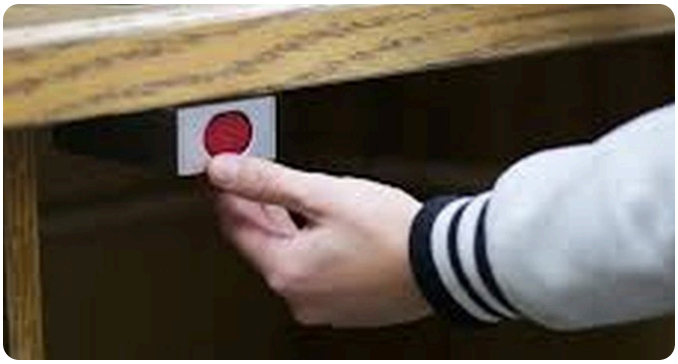
Default passwords and old recorders on the same network as your point of sale.

08 **Liability claims**

Slip-and-fall and parking lot claims, often decided by whether you have video.

Warning signs your business is exposed

- A camera shows a black, blurry or frozen picture
- Nobody knows the recorder password
- Video only goes back a few days
- Your alarm still has a phone cord plugged in
- Former employees still have keys or codes
- There is no panic button at the register or front desk



A discreet panic button installed under a front desk.

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SECTION 4

THE 5-LAYER PROTECTION PLAN

No single product protects a business. Layers work together, so if one fails the others still do their job.

1 **Deter** Make your business the one thieves skip.

Visible cameras and signage, good lighting, alarm decals, locked back doors, and stock kept away from windows.

2 **Detect** Know the moment something is wrong.

Door contacts, motion and glass-break sensors, and AI cameras that send an alert when someone is at the door after hours.

3 **Control** Decide who gets in, and when.

Keypads, fobs or phone access instead of keys, a video intercom at the back door, and a locked office and safe area.

4 **Respond** Get help fast.

24/7 UL-listed monitoring over cellular, panic buttons for staff, and live video on your phone the moment an alarm goes off.

5 **Record** Have the proof when you need it.

Clear high-resolution video of every door, register and lot, 30+ days of storage, and easy export for police and insurance.

Start with the basics: cameras on every entrance and the register, a monitored alarm that does not depend on a phone line, and a way to cancel lost keys. Those three steps close most of the gaps we find.

A PTZ camera and “Protected by” sign: deterrence you can see.

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SECTION 5

BUSINESS-BY-BUSINESS GUIDE

Every business is different. Here is where we focus first for the small businesses we serve most.

Retail Shops

Cameras on the door, register and high-value displays; glass-break sensors; monitored alarm; stock away from windows.

Restaurants & Bars

Register, back door and office cameras; safe and cash-drop coverage; panic button; back-door intercom for deliveries.

Offices & Professional

Keypad or phone access, video intercom for visitors, lobby and parking cameras, alarm with after-hours alerts.

Medical & Dental

Controlled access to records and medication, panic buttons at the front desk, privacy-aware camera placement.

Salons & Spas

Front desk and retail product cameras, after-hours alarm, staff codes you can change when people leave.

Auto Repair & Dealers

Lot and bay cameras with plate capture, lighting, key-box and tool-room access control.

Gyms & Studios

Member access by fob or phone, front-desk and locker-area entrance cameras, panic buttons for late shifts.

Gas & Convenience

High-resolution register and pump cameras, robbery panic buttons, safe and back-door coverage.

Cannabis

Coverage and retention planned around Michigan CRA requirements, plus vault and limited-access control.

A storefront we protect in Shelby Township.

Do not forget

- The back door, where many break-ins start
- The parking lot, for staff safety and claims
- The safe and the office
- Your network closet and recorder

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SECTION 6

THE TECHNOLOGY, EXPLAINED

What each system does for a small business. Every one is designed, installed and serviced by Michigan Security Systems.

Security Cameras

High-resolution indoor and outdoor cameras with clear faces and plates, viewable live from your phone.

michigancamerasystems.com/security-cameras/

AI Cameras & Alerts

Cameras that know a person from a car or a shadow and alert you when someone is at the door after hours.

michigancamerasystems.com/ai-security-cameras/

Access Control

Keypads, fobs or your phone instead of keys. Cancel a lost fob in seconds and see who came in, and when.

michigancamerasystems.com/access-control/

Video Intercom

See and talk to delivery drivers and visitors at the back door before you open it.

michigancamerasystems.com/video-intercom/

Alarms & Panic Buttons

Door, motion and glass-break sensors, plus fixed or wireless panic buttons for registers and front desks.

michigancamerasystems.com/alarm-systems/

24/7 Monitoring

UL-listed central station monitoring over cellular, so help is dispatched even when you are asleep.

michigancamerasystems.com/alarm-monitoring/

Business Wi-Fi & Networks

Separate, secured networks for cameras, point of sale and guests, so one problem does not spread.

michigancamerasystems.com/wireless-networks/

Repair & Takeover

We fix and upgrade systems other companies installed, often reusing the cabling you already have.

michigancamerasystems.com/security-camera-repair/

It all works as one system on your phone: a door opened at 2 a.m. pops up on camera, the alarm is verified on video before police are called, and the access log shows exactly who came in.

Sixteen live cameras on one screen.

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SECTION 7

MICHIGAN RULES TO KNOW

Laws and changes that affect how Michigan small businesses buy and run security systems.

Recording audio can break the law

Michigan's eavesdropping law makes it a crime to record private conversations you are not part of without consent. Video-only recording in public and work areas is generally fine; talk to your attorney before turning on camera microphones.

Never in private areas

Cameras do not belong in restrooms, changing rooms or other places where people expect privacy. Post signage where you record.

The copper landline shutdown

AT&T is retiring copper phone lines across Michigan. Alarm and fire panels that dial out on a landline need a cellular or dual-path communicator before the line is cut.

False alarm fees

Many Michigan cities charge fees after repeated false alarms. Video-verified alarms and a well-maintained system help avoid them.

Cannabis camera rules

Licensed Michigan cannabis businesses must meet the Cannabis Regulatory Agency's surveillance and video retention requirements. Plan coverage and storage before you open.

Hikvision, Dahua & NDAA

If you sell to the federal government or use federal grant or loan money, NDAA Section 889 bars certain Chinese-made cameras. Buying NDAA-compliant now keeps those doors open.

This page is general information, not legal advice. Laws and local ordinances change; check with your attorney or city for your situation.

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SECTION 8

SMART BUSINESS MOVES

Low-cost habits and money-saving steps that get more value out of your security.

Ask about insurance savings

Many insurers offer credits for monitored, UL-certified alarm systems, and clear video speeds up claims. Ask your agent what documentation they want.

Look at Section 179

Security systems in nonresidential buildings can qualify for Section 179 expensing, which may let you deduct the cost in the year you install. Ask your tax advisor.

Point a camera at the register

Most cash and inventory losses are quiet. Cameras on the register and office, plus regular review of voids and refunds, catch problems early.

Lock down the cameras themselves

Change every default password, keep firmware updated, and keep cameras off the same network as your point of sale and guest Wi-Fi.

Make keys a thing of the past

Keypads and phone access let you give each employee their own code and turn it off the day they leave.

Protect staff at open and close

Panic buttons, a camera on the door and an app that shows the lot before you walk out make late shifts safer.

Check your system monthly

Make sure every camera is recording and the alarm is reporting. Most failures we find were silent for months.

Plan for the next bad night

Keep high-value stock in a safe or back room overnight, and know who will get the call and meet police.

General information, not tax, legal or insurance advice. Talk to your advisors about your situation.

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SECTION 9

WHAT DOES A SMALL BUSINESS SYSTEM COST?

Honest ranges from real Michigan projects, so you can plan before anyone visits.

$2,500+
Starting point for a 4-camera commercial system, installed

$2,500 - $18,000
Typical range for most Michigan business camera systems

$400 - $1,500
Per camera, all-in, depending on camera type and install difficulty

$1,200 - $2,000
Per door for installed access control

Free
On-site walk-through, design and written quote

What moves the price

- Number and type of cameras or doors
- Cabling distance and ceiling height
- Recording storage and retention days
- Cloud vs. on-site software and subscriptions
- Reusing existing cable and equipment in good shape
- Monitoring and service plans

How to budget smart

- Protect entrances, the register and stock first; expand later
- Ask about reusing your existing cabling
- Ask your insurance agent about monitored-system discounts
- Ask your tax advisor about Section 179
- Get a fixed written quote before work starts

What a professional installation should include

Free on-site walk-through and design	Written, fixed quote	Commercial-grade, NDAA-compliant equipment
Clean, labeled cabling	Every camera aimed and tested	Passwords changed and firmware updated
Remote viewing set up on your phones	Staff training before we leave	Warranty and a local number that answers

Ranges are typical Michigan Security Systems projects and are not a quote. Your price depends on your building; a free on-site assessment gives you an exact number.

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SECTION 10

YOUR 20-POINT SECURITY SCORECARD

Check every statement that is true for your business today. Give yourself one point for each.

- ☐ **1.** Every entrance and exit is covered by a working camera
- ☐ **2.** The register and cash areas are on camera
- ☐ **3.** Cameras can identify a face, not just a shape
- ☐ **4.** Video is kept at least 30 days
- ☐ **5.** Someone checked this month that every camera is recording
- ☐ **6.** You can view live and recorded video from your phone
- ☐ **7.** You get an alert when a door opens after hours
- ☐ **8.** The camera and recorder passwords are not the defaults
- ☐ **9.** Cameras are on a separate network from your point of sale
- ☐ **10.** Each employee has their own code, fob or phone access
- ☐ **11.** A lost key or fob can be cancelled in minutes
- ☐ **12.** Former employees no longer have access
- ☐ **13.** Your alarm is monitored 24/7 by a UL-listed central station
- ☐ **14.** Your alarm does not depend on a copper phone line
- ☐ **15.** The alarm has glass-break or motion sensors, not just door contacts
- ☐ **16.** Staff have a panic button where they need one
- ☐ **17.** Exterior lighting covers doors and the lot
- ☐ **18.** High-value stock is secured overnight
- ☐ **19.** Delivery and back-door visitors are seen before the door opens
- ☐ **20.** One accountable company installs and services your system

17-20

Strong. Keep it maintained.

12-16

Good start, real gaps to close.

0-11

High risk. Let’s talk soon.

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SECTION 11

10 QUESTIONS TO ASK ANY SECURITY INSTALLER

Whoever you hire, these questions separate a professional integrator from a box installer.

1. Do you use subcontractors?

Ask who will actually be in your business. With us, it is always our own licensed technicians.

2. Is the equipment commercial-grade?

Store-bought kits rarely hold up, and many cannot identify a face at night.

3. Who owns the equipment and the video?

You should. Avoid contracts where leaving means losing your system.

4. How long is video kept, and how do I export it?

Ask for at least 30 days and a simple way to hand clips to police or insurance.

5. Can I see everything on my phone?

Live view, playback and alerts should be easy for you and your managers.

6. How will the system be secured from hackers?

Changed passwords, updated firmware and a separate network should be standard.

7. How does the alarm communicate?

Cellular or dual-path, not a copper phone line that is being retired.

8. Will you reuse what I already have?

Good cable and newer cameras can often stay, saving real money.

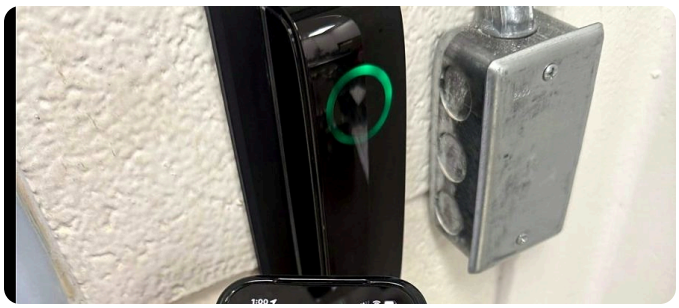
9. Can you work around my business hours?

Installation should not shut you down or disrupt customers.

10. Can I get a fixed written quote?

Know the full price, including any subscriptions, before work starts.

Red flags: pressure to sign today, long contracts for equipment you never own, consumer-grade cameras, “we’ll figure out storage later,” and nobody who can tell you who services the system.



Open the door from the app: no keys to copy, nothing to lose.

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SECTION 12

OUR WORK & WHAT CLIENTS SAY

Michigan Security Systems holds a 4.9-star Google rating across 88 reviews. Full project stories at michigancamerasystems.com.

Dior · Somerset Collection, Troy

Four high-resolution Avigilon cameras, a recording server and a network rack for the sales floor and stockroom, with remote live view for corporate security. Installed before opening.

Crispellis · Somerset Collection, Troy

Reused existing cable to save money, replaced 12 old cameras with Digital Watchdog, then upgraded their other locations.

Kuppes Landscape · Clinton Township

Two companies said trench under a river. We used a wireless bridge instead and saved the client thousands.

City of River Rouge · Police & City Hall

Selected over four competing integrators: 32 HD cameras, a 60TB recorder with 60+ days of retention and all-new cabling.

An aging camera and loose cabling replaced with a new high-definition camera and clean, protected wiring.

★★★★★

"Installation was smooth and completed on time, and they explained everything clearly, so the team felt confident using the system."

Rekha Karamchandani

Ward Microdental Laboratory · Brighton, MI

★★★★★

"They fit my smaller job in during a busy schedule and I appreciated it greatly. They even swapped out a camera that had issues."

Master Key Mini Storage

Ann Arbor, MI

★★★★★

"Michael took the time to walk us through the system, explain how to program the fobs, and made sure everything was set up exactly how we needed it."

Troy Williams

Metro Group Property Management

★★★★★

"They were on time and worked well with the other contractors on site. They bid the project accurately and delivered high quality service."

Susan Styf

Director · Care of Southeastern Michigan

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EXCLUSIVE REPORT OFFER

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YOUR NEW BUSINESS SECURITY SYSTEM

Thank you for reading the 2026 Michigan Small Business Security Report. As a reader, you save **10%** on a new security camera, access control or alarm system installed by Michigan Security Systems.

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1. Call 586-466-4490 or request a free assessment at michigancamerasystems.com
2. Mention code MSSSMB26 when you book
3. We walk your business and give you a written quote with your 10% savings applied

Mention the code when booking. Applies to new system installations. Cannot be combined with other offers.

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Toll-free 24-hr emergency: 1-800-941-6797

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SOURCES

SOURCES & NOTES

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About Michigan Security Systems

Michigan Security Systems is a commercial-only security integrator serving Michigan since 2000. We design, install and service security cameras, access control, alarms and 24/7 monitoring, video intercoms, structured cabling and business Wi-Fi for small businesses, larger companies and public agencies. Every installation is performed by our own licensed technicians, never subcontractors.

Areas we serve: Macomb, Oakland, Wayne, St. Clair, Livingston, Washtenaw and Genesee counties and communities across Michigan, plus Ohio and Indiana.

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This report is general information to help Michigan small business owners plan. It is not legal, insurance or tax advice.

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