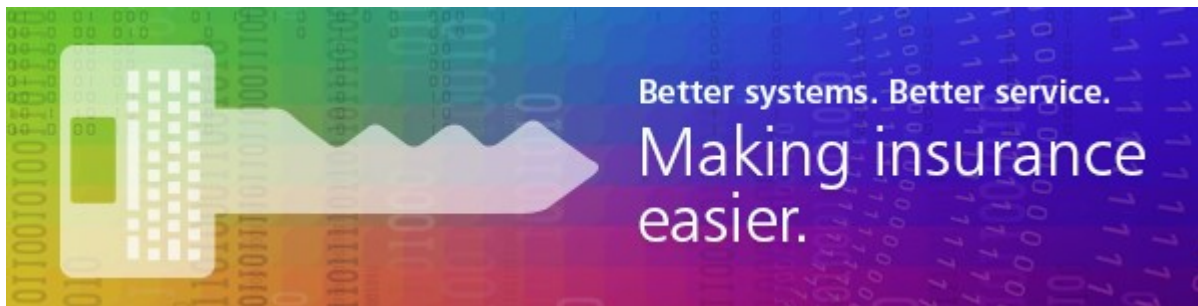


A Guide to Renewals in Frankenmuth Insurance's Policy System



Now that we've launched our new Policy System and we'll begin the conversion process for renewals, we want to share important information about additional features and changes related to renewals. Here is a quick overview of those changes:

Policy Number – Each product (Commercial, Businessowners, Commercial Auto and Workers Compensation) will have a NEW 7-digit policy number. These policies will all be supported by a NEW 12-digit billing account number. Through iBIS, you simply enter the named insured, and we will provide you with a list of past and current policy terms.

Renewal Data – Request for data at renewal (i.e., updated statements of value, gross sales, drivers list, etc.) will be sent to you via email. You can expect this communication approximately 75-90 days prior to the renewal date.

Renewal Availability – Once pricing has been determined, the renewal will be available for agency review. To access a renewal proposal, simply log into Agency Services and either use the Quick Search feature from the Home screen or select the Policy option located under the Services Tab, click Search Policies and Submissions and enter a named insured into the search field. The proposal will be visible on the Documents screen in the Policy system.

Building Values – Building values will not be automatically increased on this upcoming renewal. Keep this in mind as you meet with your customer. Changes can still be made at your request.

Issuance – Renewals will issue approximately 30 days prior to expiration and declaration paperwork will be immediately available online.

Download – Policy download will be sent to your agency management system mailbox as it always is during the normal overnight process.

We hope you find the above features and changes make it even easier to retain profitable business with Frankenmuth Insurance. If you have any questions about the new policy system or find a need for additional renewal quotes, please feel free to contact your underwriter.