Changes Are Coming for Our Commercial Auto Line

We are excited to announce Frankenmuth Insurance will be adopting the new Commercial Auto Classification Plan published by the Insurance Services Office (ISO), effective November 1, 2022, for new and renewal commercial auto policies.

The new class plan will provide greater segmentation and more precise estimates of expected losses. Along with the new class plan, we are also adopting ISO's Risk Analyzer® Commercial Auto (RACA) product*, which is an analytical tool that utilizes predictive modeling techniques to assist in underwriting and rating the vehicles we insure. By implementing both ISO products, we are confident they will assist with improving our overall profitability of commercial auto.

In addition to these new ISO rating products, we are also taking this opportunity to adopt some new ISO coverages, rules, and forms along with introducing new independent coverages. We are eager to introduce new Diamond Auto endorsements that will replace our existing Business Auto Plus forms. Altered terms notices outlining coverage differences will be sent to policyholders beginning August 23, 2022.

We will also be launching new entry screens for commercial auto submissions with more simplified navigation to improve ease of use. More will be shared on these new products and screens in the next few weeks, along with upcoming training opportunities. Stay tuned for more information on these exciting changes coming for our commercial auto line.

For more information, please contact your Commercial Lines field manager or underwriter.

**The State of Georgia has not approved the RACA product*