Frankenmuth Insurance Announces Rule and Rate Revisions on Michigan Personal Auto

In response to inflationary factors, such as rising repair and replacement costs and supply and labor shortages, Frankenmuth Insurance would like to announce changes to our Michigan personal auto program.

Key Revisions

The following rate adjustments have been made:

- **Insurance score** relativities have been adjusted.
- **Base rates** for all coverages have been adjusted.

The following Michigan Catastrophic Claims Association (MCCA) adjustments have been made:

- Those opting for **Unlimited personal injury protection (PIP)** benefits will see an increase from $86 to $122 per insured vehicle.
- Drivers choosing **lower levels of PIP coverage or no PIP coverage** will now pay an MCCA deficit recoupment assessment of $48 per insured vehicle.
- **Historic vehicles** will continue to pay 20% of the MCCA assessment.

Although individual policyholders' results will vary, the rate impact of the Frankenmuth Insurance changes for the Michigan auto program, excluding the impact of MCCA changes, is 5.9%.

Effective Dates

This rate change is effective July 1, 2023.

If you have any questions, feel free to contact your Personal Lines field manager or underwriter.

Thank you for your continued partnership with Frankenmuth Insurance.