Frankenmuth Insurance Personal Auto and Homeowners Adverse Action Notice

The State of Michigan Department of Insurance and Financial Services (DIFS) recently ordered that policyholders must be notified to remind our customers of their right to request a reasonable exception to the application of an insurance score on their policy. Additionally, a person's insurance score may have been impacted by the emergency orders related to the COVID-19 pandemic and the State of Emergency in the city of Midland and the counties of Midland, Arenac, Gladwin, Saginaw and Iosco due to heavy flooding.

Personal Auto and Homeowner policyholders whose insurance score was ordered and applied on or after March 10, 2020 will receive this **notice**. The notice explains that exceptions may be made if they experience any of the following events, as a result of the emergency declarations related to the pandemic or flooding:

- Any loss of employment;
- Late payments made to mortgage lenders, landlords, lenders or credit card companies;
- Late utility payments;
- Collection activity related to late payments; and
- Medical collection activity related specifically to health care related to the pandemic.

Please contact your underwriter for assistance with this process.

Policyholders receiving an exception will see improvement to their insurance score by one level. In accordance to MCL 500215(1), this exception will be granted:

- Even if the insured or insurance applicant did not provide an initial request for an exception in writing;
- Where the insured or insurance applicant asks for consideration of repeated events; or
- Even if the insurer has considered an event previously.

Your underwriter or field manager stand ready to answer any questions you or our mutual customers may have. Thank you for your partnership and support.