

Rule and Rate Revisions on Michigan Personal Auto

Frankenmuth Insurance is excited to announce changes to our Michigan personal auto program based on your feedback. The following rate adjustments are designed to help you write your good business with us.

Revisions

The following rate adjustments have been made:

- **Driver age factor** reductions of up to 10% for ages 16-29.
- **Driver to vehicle ratio factor** reductions up to 5% across all coverages are designed to provide rate relief to households where there are more vehicles than drivers.
- **Insurance score** relativity reductions up to 5% for low scores (647 and below).
- **Base rates** for liability and property protection have decreased and base rates for personal injury protection and physical damage coverages have increased.

Although individual policyholders' results will vary, the overall rate impact for the Michigan auto program is 0.5%.

Effective Dates

This rate change is effective January 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.