Frankenmuth Insurance Introduces Changes to Michigan Homeowner Program

Frankenmuth Insurance would like to announce revisions to the Michigan Homeowner Program that will better align our product with our competitors in the marketplace.

Effective Sept. 1, 2018, we will be making the following change:

- **HO-330, Added Perils for Refrigerated Food Products:** Rather than waiving the deductible provision, a $100 deductible will now apply.
  Reason for the change: To consistently apply a $100 deductible across all Frankenmuth homeowner endorsements that include coverage for Refrigerated Foods.

Please note: We will be including a "Notice to Policyholders (FM-2010)" in each policy renewal for the next year to keep our customers informed of this change.

The other change relates to a recent Bulletin (2018-17-INS) issued by the Michigan Department of Insurance and Financial Services. Based on this state requirement, we are revising the three-year claim history thresholds used in the consideration for nonrenewal of a Home policy.

As of Jan. 1, 2018, the new dollar amounts for three paid claims within the immediately preceding three years are as follows:

- $4,000 (exclusive of weather-related claims)
- $5,300 (inclusive of weather-related claims)

The manual pages will reflect this change starting on Oct. 1, 2018. Should you have any questions regarding these changes, please contact your Personal Lines field manager or underwriter.

We appreciate all your support and assistance in profitably growing our Personal Lines book of business together.