Frankenmuth Insurance Introduces Changes to Ohio Homeowner Program

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

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

- **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.

- **Monoline Homeowner Deductible Eligibility Requirement:** We are revising the minimum deductible requirement from $1,500 to $1,000 for new monoline Homeowner policies. This change is a direct result of feedback from the Ohio Personal Lines Advisory Group.

  Reason for the change: To provide agencies an easier option to place new monoline Homeowner business with us.

In addition to the changes above, **effective Oct. 1, 2018**, we will no longer reimburse agents for home photos submitted with new business applications. We will continue to ask for photos to be submitted with new property risks, however due to the improved technology in receiving home photographs from insureds and the ability to send them electronically, we feel printed photographs are no longer necessary. Please keep in mind that whether or not the agent takes the photograph, we still recommend an agency representative see the home prior to binding coverage to confirm the insurability of the home.

We appreciate all your support and assistance in helping us grow our Personal Lines book of business together. If you have any questions about the above revisions, please contact your Personal Lines field manager or underwriter.