Frankenmuth Insurance Updates Auto Eligibility Rule for Resident Relatives

Frankenmuth Insurance utilizes its Personal Lines Advisory Council to find ways to improve our Personal Lines product offerings. During these meetings, we received valuable feedback from our agency partners, including how we could adjust eligibility rules for resident relatives when writing an auto policy.

That’s why we’re pleased to announce that effective Dec. 1, 2018, we will now allow one policy to be written for resident relatives, such as a father and child, who individually own a vehicle and live in the same residence – regardless of the child’s age. For example, if a vehicle is solely titled to one individual who is a resident relative but not the named insured, then he or she should be listed as an additional insured on that given policy.

We are confident that listing these individuals as an additional insured will provide the proper coverage for the vehicle and the individual. However, the key to this revised eligibility rule is that these individuals need to be resident relatives; if they are, there will be no gaps in coverage.

To better assist you in the front-line underwriting process, here are a few additional items to consider:

- If the address of the resident relative’s MVR does not match the insured location, we ask that you obtain proof that this individual is a resident of the household.
- If a vehicle is co-titled with an adult child and garaged at a different location, the adult child should have his or her own policy.
- If a resident relative wants to have named insured status, then a separate policy should be written in their name.

As a company, we remain committed to making adjustments based on our agency partners’ feedback to make it even easier to do business with us. If you have any questions, please contact your Personal Lines field manager or underwriter.

Thank you for everything you are doing in placing your best business with Frankenmuth Insurance.