Michigan Home Endorsements & Umbrella Adjustments

Frankenmuth Insurance understands that our Agency Partners want to provide policyholders with quality products at competitive rates. Our ability to produce consistent profitability remains a balancing act between keeping our rates competitive and market changes that impact profitability. When we can, we make changes to our policies in lieu of rate increases to stay profitable and competitive.

As a result, Frankenmuth Insurance is making revisions to its homeowner endorsements, including coverage modifications, deductible changes for certain forms and clarifying language.

In addition, we recently informed you of some Personal Auto changes in reference to the Ride and Vehicle Sharing programs. We have made similar changes to our Personal Umbrella coverage as well.

Click here for a printable PDF that highlights these changes to the homeowner endorsements and Personal Umbrella coverage.

This document also details the changes that will result in a 2.4% inflationary rate increase to our Boat, Watercraft, and Sports Vehicle program – a situation where we were unable to avoid a rate increase. All changes outlined in the PDF take effect on Dec. 1, 2015, and apply to all new and renewal business.

To aid in the communication of these changes to policyholders, a “Notice to Policyholders” that outlines the changes will also be sent to all insureds in their renewals beginning Dec. 1, 2015.

To view the revised Umbrella Amendatory endorsement, Form #02544 (12-15), click here. The form has been highlighted to reflect the policy language changes for easy reference.

To view the Notice to Policyholders, Form #FM-1829 (12-15), regarding Ride Sharing and Vehicle Sharing Exclusions, click here.

We hope these documents and our communication effort with policyholders will help clarify these changes and make the transition process smoother for our Agency Partners. Please let your Personal Lines Field Manager, Underwriter, or me know if you have any questions.

Thank you for your continued support of Frankenmuth Insurance.