

OH Auto Rate Decrease

Thank you for your continued support of Frankenmuth Insurance. We are having a profitable year in Ohio, especially in the Auto line where the year-to-date loss ratio stands at 52.1%.

Our #1 goal is to profitably grow our personal lines business with each of you. To assist in this effort, we are implementing an overall decrease of -2.2%, effective December 1, 2014.

Specific changes are as follows:

- ? **Coverage Base Rates:**