Other Than Collision (Comprehensive) Deductible Waiver for Animal Impacts

On August 7, 2012, the following Personal Lines change was posted as part of a new Bulletin:

Effective 9/1/12, *we will no longer be waiving the Other Than Collision deductible when the loss involves an animal impact. This includes collision losses involving deer. This is necessary considering the increased frequency we are experiencing with this type of loss. This does not involve any type of form change or Notice to Policyholder.*

We appreciate the feedback we received and understand how challenging this past year has been for your office. To help understand the reason for this change and to assist in explaining it to insureds, below are a few key points:

- The frequency of deer losses is at an all-time high and we do not see this decreasing anytime soon
- Unfortunately, our auto results have been unprofitable for 7 consecutive years and we needed to make some adjustments
- This change will provide a significant cost savings
- Comprehensive deductibles are designed to help cover animal impacts
- Frankenmuth Insurance is not the only company to implement this change. There are several other major carriers that apply a deductible in these instances.

Thank you again for your continued support as we strive to improve the company’s personal lines results.