



While you're parked at home, we're passing along savings.

Because you're doing your part to stay home and help keep our communities and roads safe, Frankenmuth Insurance is pleased to provide a 15% refund for April and May premium to our personal auto policyholders for policies in force as of April 30, 2020.

Please keep in mind that if you purchased your policy after April 1, 2020, renewed during the month or requested any policy changes such as a vehicle or coverage, this will affect the total premium amount as well as the refund calculation. However, if you'd like to get a sense of what your 15% refund will be, we have provided a sample calculation below for an annual policy in force as of Jan. 1, 2020.

*Our personal insurance coverage is available in Michigan and Ohio.
Coverage is available in Maine, Vermont and New Hampshire through
our subsidiary, Patriot Insurance.*

Understanding the Refund Calculation

	(1)	(2)	(3)	(4)	(5)	(6)
Description	Total Annual Premium	MCCA Annual Assessment	Premium Excluding MCCA Assessment	Premium For April 1 through May 31, 2020	Eligible	Refund
4-Door Sedan	\$927.15	\$224.00	\$703.15	\$117.19	Yes	\$17.58
Small SUV	\$891.94	\$224.00	\$667.94	\$111.32	Yes	\$16.70
Motorcycle	\$348.87	\$224.00	\$124.87	\$20.81	No	\$ -
Sports car, laid up with Other Than Collision (OTC) only	\$ 45.88	\$ -	\$45.88	\$7.65	No	\$ -
(7) Total Refund:						\$34.28

How to estimate your personal auto refund:

1. Total Annual Premium
2. Annual Assessment for the Michigan Catastrophic Claims Association (Michigan only)
3. Premium Excluding MCCA Assessment = Total Annual Premium - MCCA Annual Assessment (Michigan only)
4. Premium For April 1 through May 31, 2020 = Premium Excluding MCCA * Number of days your vehicles were covered by Frankenmuth Insurance in April and May / Number of days in your policy term
5. Eligibility = Refund is granted for automobiles, vans and pickup trucks
6. Refund = Premium For April 1 through May 31, 2020 * 0.15 for each eligible vehicle
7. Total Refund = Add Refund amounts for each eligible vehicle. Subject to minimum of \$20

Please be aware that this refund will not change the open balance amount shown on your current or future billing statements.

Thank you for choosing to do business with Frankenmuth Insurance. We're proud to have earned your trust and we hope all of our valued policyholders and their families stay healthy and safe during the COVID-19 pandemic. Especially at times like this, our commitment to provide peace of mind to you does not falter, and we're here if you need us. For questions about our personal auto premium refund program, please contact our dedicated support line at **(800) 234-1133 ext. 3010**.

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