



When customers acquire multiple products from us, not only are they choosing the insurance coverage they want, but they can also save money. The multi-policy discount (MPD) is a money-saving benefit for customers who choose more than one qualifying policy from our companies. It makes us Better Together.

### The multi-policy discount is available on products written on the Agent360<sup>SM</sup> platform:

- In any state, if the customer has another Foremost Signature<sup>SM</sup> product written on either the ARS or Agent360 systems.
- If the customer has another product written by a Farmers Insurance Group® (FIG) entity, depending on state and product.

### FIG companies or product lines that may qualify:

- Farmers®
- Foremost Choice®
- Bristol West®
- 21st Century®

The amount of any multi-policy discount applied to the product written on the Agent360 platform will vary by state availability and the combination of qualifying products:

#### **Auto**

- 8% for a homeowners
- 2% for a condo
- 1% for a renters
- 2% for a landlord condo
- 4% with a mobile home but NO homeowners
- 2% for a landlord condo
- 2% with both a landlord dwelling **AND** a homeowners
- 4% with a landlord dwelling but **NO** homeowners
- 2% with both a mobile home **AND** a homeowners
- 1.5% with both an umbrella and a homeowners

#### **Home**

- 8% for an auto
- 3% for a secondary residence or landlord

*The discounts above are in addition to any bundle discount if the customer has two or more bundled policies on the Agent360 platform.*

The following tables detail what products in which states qualify for the MPD. As product availability and discount eligibility change, we will update these tables. Products not yet listed in the table (RV, motorcycle, etc.) do not qualify for the MPD on a policy written in the Agent360 platform at this time.

# FOREMOST SIGNATURE MULTI-POLICY DISCOUNT



Agent360 platform launched, but MPD not yet available



Agent360 platform launched and MPD available



Agent360 platform not yet launched or MPD not yet available



## Auto MPD Availability by State

| State | FIG Homeowners | FIG Renters | FIG Condo | FIG Umbrella | FIG Mobile Home | FIG Landlord Dwelling | FIG Landlord Condo |
|-------|----------------|-------------|-----------|--------------|-----------------|-----------------------|--------------------|
| AL    | X              | X           | X         | X            |                 |                       |                    |
| AK    |                |             |           |              |                 |                       |                    |
| AZ    | X              |             | X         | X            |                 |                       |                    |
| AR    |                |             |           |              |                 |                       |                    |
| CA    |                |             |           |              |                 |                       |                    |
| CO    | X              | X           | X         | X            | X               | X                     | X                  |
| CT    | X              | X           | X         |              | X               | X                     | X                  |
| DE    |                |             |           |              |                 |                       |                    |
| DC    |                |             |           |              |                 |                       |                    |
| FL    |                |             |           |              |                 |                       |                    |
| GA    | X              | X           | X         | X            |                 |                       |                    |
| HI    |                |             |           |              |                 |                       |                    |
| ID    | X              |             | X         | X            |                 |                       |                    |
| IL    | X              | X           | X         | X            | X               | X                     | X                  |
| IN    | X              | X           | X         | X            |                 |                       |                    |
| IA    | X              | X           | X         | X            | X               | X                     | X                  |
| KS    |                |             |           |              |                 |                       |                    |
| KY    |                |             |           |              |                 |                       |                    |
| LA    |                |             |           |              |                 |                       |                    |
| ME    | X              | X           | X         | X            |                 |                       |                    |
| MD    |                |             |           |              |                 |                       |                    |
| MA    |                |             |           |              |                 |                       |                    |
| MI    |                |             |           |              |                 |                       |                    |
| MN    |                |             |           |              |                 |                       |                    |
| MS    | X              |             | X         | X            |                 |                       |                    |
| MO    | X              | X           | X         | X            |                 |                       |                    |
| MT    | X              | X           | X         |              |                 |                       |                    |
| NE    | X              | X           | X         |              |                 |                       |                    |
| NV    |                |             |           |              |                 |                       |                    |
| NH    | X              | X           | X         | X            |                 |                       |                    |
| NJ    | X              | X           | X         | X            |                 |                       |                    |
| NM    | X              | X           | X         | X            | X               | X                     | X                  |
| NY    |                |             |           |              |                 |                       |                    |
| NC    |                |             |           |              |                 |                       |                    |
| ND    |                |             |           |              |                 |                       |                    |
| OH    | X              | X           | X         | X            | X               | X                     | X                  |
| OK    | X              | X           | X         | X            | X               | X                     | X                  |
| OR    |                |             |           |              |                 |                       |                    |
| PA    | X              | X           | X         |              | X               | X                     | X                  |

Proprietary. Not all products, coverages or discounts available in all areas. 9021722 02/23


# FOREMOST SIGNATURE MULTI-POLICY DISCOUNT

| State | FIG Homeowners | FIG Renters | FIG Condo | FIG Umbrella | FIG Mobile Home | FIG Landlord Dwelling | FIG Landlord Condo |
|-------|----------------|-------------|-----------|--------------|-----------------|-----------------------|--------------------|
| RI    |                |             |           |              |                 |                       |                    |
| SC    |                |             |           |              |                 |                       |                    |
| SD    | X              | X           | X         | X            | X               | X                     | X                  |
| TN    | X              | X           | X         | X            |                 |                       |                    |
| TX    | X              | X           | X         | X            |                 |                       |                    |
| UT    |                |             |           |              |                 |                       |                    |
| VT    | X              | X           | X         | X            |                 |                       |                    |
| VA    |                |             |           |              |                 |                       |                    |
| WA    |                |             |           |              |                 |                       |                    |
| WV    | X              | X           | X         |              |                 |                       |                    |
| WI    | X              | X           | X         | X            | X               | X                     | X                  |
| WY    | X              | X           | X         |              | X               | X                     | X                  |

 Agent360 platform launched, but MPD not yet available

 Agent360 platform launched and MPD available

 Agent360 platform not yet launched or MPD not yet available

|  <b>Home MPD Availability by State</b> |  |   |
|---|--|---|
| State   | Homeowners/Condo/Landlord/Landlord Condo/Renters is written on Agent360 AND has an FIG Personal Auto | Primary Homeowners/Condo is written on Agent360 AND customer has an FIG Secondary Residence or FIG Landlord |
| AL  | X  | X   |
| AK  |  |   |
| AZ  | X  | X   |
| AR  |  |   |
| CA  |  |   |
| CO  | X  | X   |
| CT  | X  | X   |
| DE  |  |   |
| DC  |  |   |
| FL  |  |   |
| GA  | X  | X   |
| HI  |  |   |
| ID  | X  | X   |
| IL  | X  | X   |
| IN  | X  | X   |
| IA  | X  | X   |
| KS  |  |   |
| KY  |  |   |
| LA  |  |   |

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# FOREMOST SIGNATURE MULTI-POLICY DISCOUNT

| State | Homeowners/Condo/Landlord/Landlord Condo/Renters is written on Agent360 AND has an FIG Personal Auto | Primary Homeowner/Condo is written on Agent360 AND customer has an FIG Secondary Residence or FIG Landlord |
|-------|--|--|
| ME    | X  | X  |
| MD    |  |  |
| MA    |  |  |
| MI    |  |  |
| MN    |  |  |
| MS    | X  | X  |
| MO    | X  | X  |
| MT    | X  | X  |
| NE    | X  | X  |
| NV    |  |  |
| NH    | X  | X  |
| NJ    | X  | X  |
| NM    | X  | X  |
| NY    |  |  |
| NC    |  |  |
| ND    |  |  |
| OH    | X  | X  |
| OK    | X  | X  |
| OR    |  |  |
| PA    | X  | X  |
| RI    |  |  |
| SC    |  |  |
| SD    | X  | X  |
| TN    | X  | X  |
| TX    | X  | X  |
| UT    |  |  |
| VT    | X  | X  |
| VA    |  |  |
| WA    |  |  |
| WV    | X  | X  |
| WI    | X  | X  |
| WY    | X  | X  |

**Note:** If the customer has a policy issued on the Agent Resource Site (ARS), it will only qualify for the Multi-policy discount if the other policy is issued on the ARS or Agent360 systems.

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