



# Foremost<sup>®</sup> is A Better Insurance Experience.<sup>®</sup>

[ForemostAgent.com](http://ForemostAgent.com)

At Foremost, we deliver A Better Insurance Experience for you. How do we do that? By using our expertise, focusing on making insurance easier, delivering an expanding suite of products, and offering more choices for you and our customers.

Foremost has been writing insurance since 1952 and continually refines our programs to meet the needs of Independent Agents and policyholders. Over the years, we've worked to ensure the safety of customers who own the products we insure, commissioning a study in the early 1960's that resulted in many states enacting mandatory tie-down laws for manufactured homes. We've also been at the forefront of research, regularly surveying owners of the products we underwrite in order to enhance and improve our product lines.

Foremost is authorized to operate in all 50 states including the District of Columbia, and our financial strength rating is A from A.M. Best. As a member of the Farmers Insurance Group of Companies<sup>®</sup>, one of the nation's largest insurers of vehicles, homes and small businesses, Foremost is among the most stable and longstanding groups of companies in the industry.

## Foremost Choice® Suite of Insurance Products

### Mobile Home

Foremost started insuring mobile homes almost 70 years ago, creating the first mobile home policy. We know this industry well and that's why we're the top insurer of mobile homes in the nation. Our comprehensive coverage and specialized claim service are just a few of the many reasons customers choose us to insure their mobile homes.



### Dwelling Fire

Foremost has been a leader in property risks for nearly 30 years specifically designing products for important market niches like rentals, vacant homes and seasonal properties.

- **Landlord and Rental** – We're specialists in property that's rented to others. We have products for landlords who rent out one dwelling or have multiple dwellings they rent out as a business, condominiums that are rented to others, vacation and short-term rental properties, and even student housing.
- **Vacant Properties** – Not all carriers love insuring vacant homes, but Foremost does. Our vacant home program is specifically built with broad eligibility, and in most states, there's no limit on how many times we'll renew coverage for a vacant dwelling, as long as it continues to meet underwriting guidelines. Also, your customers won't get stuck paying for a longer term than they should with a pro-rated cancellation.
- **Seasonal Homes** – Foremost offers custom packages that fit seasonal homes. And unlike other companies, Foremost doesn't require that the primary residence be insured with us in order to insure a seasonal or secondary property.

### Homeowners

The Foremost Homeowners product accommodates standard and preferred risks, including some hard-to-place risks. With packages ranging from Standard to Plus and Platinum, there's something for everyone, so customers can select the level of coverage they want. The program also features these options: Equipment Breakdown/Home Systems Coverage, Service Line Coverage and a Home Sharing Endorsement.



## Travel Trailer/Motor Home

An auto or homeowners policy may not adequately cover these types of risks and that's why Foremost provides a policy designed for Recreational Vehicle owners. In fact, we were the first company to introduce a policy specifically for travel trailers. We include comprehensive coverage, towing and roadside assistance, campsite/vacation liability coverage, full timer coverage and offer options like Total Loss Replacement coverage.



## Motorcycle

Our motorcycle insurance coverages are designed by people who know about riding the open road, and our claims are handled by adjusters who deal specifically with motorcycles. From our Saver, Plus and Elite packages to our broad underwriting appetite for cruiser, sport, touring, scooters, trikes, vintage and custom bikes and low-speed vehicles, Foremost has a program for almost every rider.



## Off-Road Vehicle

A homeowners policy may not properly cover an off-road vehicle and that's why we've designed policies specific to the unique risks that these recreational products pose. We also accommodate a broad range of vehicles including ATVs, side by sides, snowmobiles, golf carts and electric neighborhood vehicles.



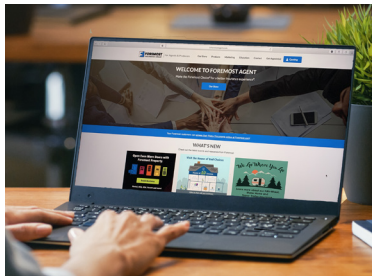
## Marine

With binding authority on watercraft up to 35 feet and \$175,000 in value, Foremost covers over 95% of the boat market. Your customers can choose from our Saver, Plus, or Elite to insure pontoon, personal watercraft, fishing, utility and runabout/wake boats.



## Technology and Systems

As a leading carrier for Independent Agents, we know you're busy — that's why we aim to make things faster so your agency can excel with ease.



Our ForemostSTAR<sup>®</sup> production system for agents is still the industry standard for our product lines, and we continue to enhance, modernize and accelerate processing capabilities all the time. In fact, our NPS score from system users has been in excess of 60 for over ten years! And we make it easy for your policyholders too. They can perform a variety of self-service functions online at Foremost.com, including paying their bill and accessing policy documents and ID cards. Foremost also continues to explore and implement various Application Programming Interface (API) connections to improve the Independent Agent experience. That's what we're here for, you.

## Claims

The Foremost Claim Department is comprised of an award-winning team of insurance professionals who are there when your customers need them, 24 hours a day, seven days a week. Our more than 14,000 Claims employees are fully equipped and trained to meet policyholders' expectations.



If disaster strikes, our Mobile Claims Centers (fleet of claims vehicles) and claims representatives arrive swiftly to help customers file claims, answer questions, and provide access to our free satellite communications and Internet services. Delivering a Better Insurance Experience starts with best-in-class customer service and care at the time of a claim. At Foremost, that's our standard and our passion.



Foremost provides industry leading agent education with 24/7 access, digital and social media training and award-winning marketing expertise. Combine that with our breadth of products and underwriting, superior claims and customer service, and long term financial stability, and it's easy to see how Foremost delivers *A Better Insurance Experience for you and your customers.*