

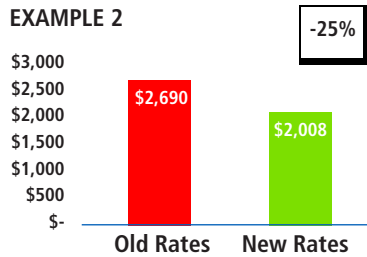
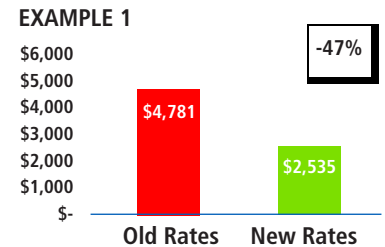
# Arkansas Landlord Rate Decrease Information

We have made some recent changes in the Foremost® Landlord program in Arkansas that present an opportunity for you to expand your book of business in the landlord market. Below are a few instances in which customers would see significantly decreased rates with the revision.

## NEW RATING STRUCTURE

**Examples 1 and 2** illustrate how the rating changes for higher value homes, combined with a variety of larger discounts provide customers the opportunity to save up to 47% compared to the previous rating structure. These changes help make Foremost even more competitive in the Landlord market.

**Example 1)** A customer insuring a home with the following details would see a **47% overall rate decrease**: located in Territory A, a 95-year-old, three-unit dwelling in Fire Protection Class 4, with Coverage A – Dwelling = \$200,000. **Discounts and Surcharges:** Platinum, Three-family, Vacation Rental, Wind/Hail Deductible and Pre-1930 Surcharge.

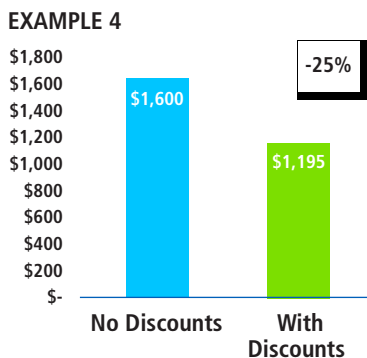
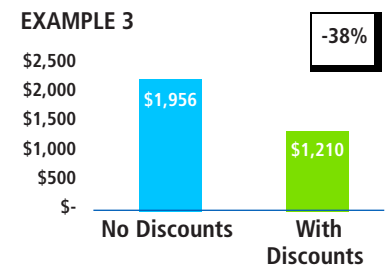


**Example 2)** A customer insuring a home with the following details would see a **25% overall rate decrease**: located in Territory C, a 10-year-old, duplex dwelling in Fire Protection Class 4, with Coverage A – Dwelling = \$150,000. **Discounts and Surcharges:** Two Family, Age of Home, Extended Replacement Cost, Good Credit.

## DISCOUNTS

**Examples 3 and 4** show the impact that discounts can have on a customer’s total premium. In many cases, customers are eligible for these discounts, but are unaware that they are offered.

**Example 3)** A customer insuring a home with the following details would see a premium that’s **38% lower overall** when the Age of Home, Age of Insured, Platinum, Property Management Company, Tenant Screening, Landlord Association and Wind/Hail Deductible discounts are applied. This 10-year old, single-family dwelling located in Territory A and in Fire Protection Class 3 has Coverage A – Dwelling = \$150,000.



**Example 4)** A customer insuring a home with the following details would see a premium that’s **25% lower overall** when the Platinum, Property Management Company, Landlord Association, Multi-policy, Multiple Properties (5+), Central Fire Alarm and Tenant Screening discounts are applied. The 60-year old, single-family dwelling located in Territory D and in Fire Protection Class 1 has Coverage A – Dwelling = \$100,000.

To quote and book a policy, log onto [ForemostSTAR.com](http://ForemostSTAR.com) today.