

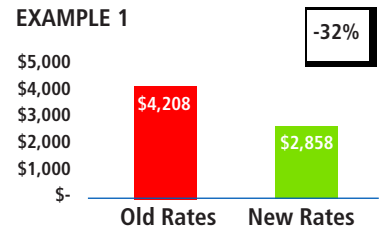
Kansas Landlord Rate Decrease Information

We have made some recent changes in the Foremost® Landlord program in Kansas 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.

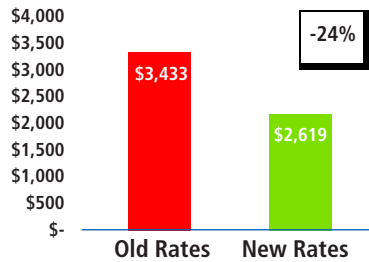
NEW RATING STRUCTURE

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 32% compared to the previous rating structure. These changes help make Foremost even more competitive in the Landlord market.

Example 1) The home/customer with the following details would see a **32% overall rate decrease**. Located in Topeka (Territory A), 90-year-old, single-family dwelling in Fire Protection Class 1-6, Coverage A – Dwelling = \$200,000. **Customer Credit Rating:** Base. **Discounts and Surcharges:** Pre-1930 Surcharge, Vacation Rental, and Platinum.



EXAMPLE 2

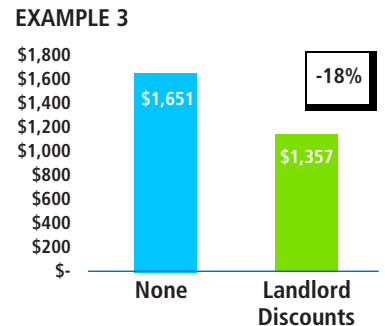


Example 2) The home/customer with the following details would see a **24% overall rate decrease**. Located in Salina (Territory A), between 16- and 85-years-old, single-family dwelling in Fire Protection Class 1-6, Coverage A – Dwelling = \$300,000. **Customer Credit Rating:** Base. **Discounts and Surcharges:** Platinum.

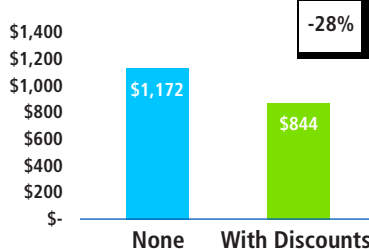
DISCOUNTS

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) The home/customer with the following details would see a premium that's **18% lower overall** when the Multi-policy, Multiple Properties (5+), Landlord Association, and Property Management Company discounts are applied. Located in Wichita (Territory A), 90-year-old, single-family dwelling in Fire Protection Class 1-6, Coverage A – Dwelling = \$150,000. **Customer Credit Rating:** Base.



EXAMPLE 4



Example 4) The home/customer with the following details would see a premium that's **28% lower overall** when the Multi-policy, Multiple Properties (5+), Landlord Association, Property Management Company, Age of Home, Age of Insured, Central Fire Alarm, Burglar Alarm and Claims Free discounts are applied. Located in Wichita (Territory A), 15-year-old, single-family dwelling in Fire Protection Class 1-6, Coverage A – Dwelling = \$75,000. **Insured Age:** 55. **Customer Credit Rating:** Base.

To quote and book a policy, log onto ForemostSTAR.com today.