



# DIY!

(WITH HELP FROM FOREMOST®)

You're a small business owner, so you're used to doing it all yourself. You run your business, take care of your employees and help your customers make sure they have the coverage that's right for what matters to them. It's a full-time job ... and then some. Just like any DIY effort, it's always easier with help from a friend. Find out how Foremost can support you and help keep your agency on a solid track to success! Already write with us? Awesome. But do you know the full scope of our products? Keep reading to learn how Foremost can help you write more specialty, commercial and auto risks. Plus, learn about our free training through Foremost Education™ and get award-winning marketing help from our Social Media Suitcase.™

It's like DIY ... but even better.

*Pssst! You're gonna want to hang on to this booklet so you can show it to other people in your agency!*



## HERE'S WHAT YOU CAN EXPECT FROM THIS HANDY BOOKLET:

### **Specialty is Our Specialty..... 3**

From Mobile Home to Landlord and all the toys in between, learn why Foremost is your one-stop-shop for specialty products.

### **Foremost Education..... 6**

Use our educational resource center to build sales and expertise!

### **Business Insurance..... 7**

We're on Main Street with a \$24 billion market opportunity.

### **Digital Support: Sales and Marketing Tips..... 8**

Foremost can help you reach your customer where they are: Online!

# SPECIALTY IS OUR SPECIALTY

## LANDLORD

We pioneered the Mobile Home insurance market with our product back in 1952, but our specialty property expertise doesn't stop there. **Foremost is the Landlord and Rental Property Insurance Specialist®.**

We're making waves in this space and we regularly conduct extensive research to gain a more complete understanding of the rental property market in the U.S. We pass that expertise along to you by offering you a robust program that accommodates everything from the accidental Landlord to a professional Landlord with multiple properties. Let us help you become an expert your Landlord customers can count on.

### FEATURES OF OUR LANDLORD PROGRAM:

- A convenient packaged policy
- Ability to customize policies based on what your customer wants
- Broad Underwriting eligibility for one-to-four family units
- No restrictions based solely on age of home
- Scheduled policy for your multi-property customers
- Specialized coverage and policy flexibility

### OTHER IMPORTANT COVERAGES INCLUDE:

- Loss of Rents
- High Liability Limits
- Personal Injury
- Replacement Cost coverage on Personal Property
- Replacement Cost and Extended Replacement Cost on Dwelling
- Water Backup from Sewers and Drains

You can offer your Landlord customers three options in most states – our Landlord Platinum Package (which includes a specialized coverage offering and deep discounts on dwelling and personal property premiums) a Landlord Package, and a build-your-own policy.

You'll also want to tell your landlords about SmartMove, Foremost's new tenant screening program from TransUnion. Landlords can access credit, criminal and eviction histories of the applicant as soon as they complete the online application. And Foremost offers a policy discount for landlords who screen applicants! Watch customer retention climb and Loss Ratios dip when your Landlord customers use this service to screen tenants.

**Not writing Landlord with us? Expand your authority and take advantage of our flexible and competitively priced packages.**



## VACANT DWELLING

More than 40% of rental properties are vacant for a period of time during a typical year. Agents who write with Foremost can switch between Vacant and Landlord policies with just an endorsement. It's a win/win for you and your customers!

Our Vacant policy is Named Peril with the added benefit of an Agreed Loss Settlement in the case of a covered total loss. Our program includes:



- Pro-rated cancellation: Although written as a full year policy, customers can cancel any time, subject to a minimum earned premium (Other companies may offer a three or six month policy, but they may not refund any money if the policy is cancelled during the term.)
- Endorse to a Landlord policy: In most states, you can endorse a Vacant property policy to a Landlord policy if the home is rented – no need to cancel and rewrite the policy.
- Vandalism coverage is available (many other carriers don't offer this!).
- No restrictions on the age of the home.
- Optional higher deductibles to help lower premium.

**In most states, we also offer optional Comprehensive coverage on the Dwelling in our Vacant program that provides coverage for common risks like water damage! This endorsement starts at only \$15/month for your customers.**



## MARINE CHOICE

New Business is up double digits across the country since we launched Marine Choice®. Make it easy for your customers to choose the level of coverage that's right for them:

- **Three package choices.** We offer packages that suit all kinds of boaters. Whether your customer wants just the basics or the bells and whistles, our coverage is customizable to fit their needs.
- **Broad craft appetite.** Whether it's small utility boats or large cruisers, there's likely a good fit with Marine Choice. You can write PWC's, sail boats, pontoons, bass boats, center consoles and even house boats with us.
- **Underwriting.** Quoting a boat with Foremost is simple. Vessels up to \$300,000 are quoted without underwriting intervention. Same with boats 45 feet or less in length. Easy peasy.



**More than 90% of registered boats nationwide are a fit for our Marine Choice program ... which means a lot of opportunity for you!**

## PRODUCTS OF WANDERLUST

Have adventurous customers? With Foremost, you'll be placing them with a carrier who knows the open road and trails. Our toy products cover Off Road Vehicles (ORV), Boats and PWCs, Snowmobiles, Motorcycles, Motor Homes, and Travel Trailers. *Whew, that's a lot of coverage!*

Speaking of RVs: Sales are on the rise. We've got broad coverage that protects against just about any sudden and accidental loss, plus these program highlights:

- Diminishing Deductible included without any premium charge. For each consecutive year the RV is insured by Foremost without a paid loss, we will reduce the deductible by 25%\*.
- Coverage for Attached Accessories such as awnings and satellite dishes.
- Emergency Expenses coverage that pays for lodging or travel home if the rig is damaged by a covered loss more than 50 miles from home.
- Campsite/Vacation Liability coverage provides coverage when the RV is parked and being used as a secondary residence.

**82% of homeowners own some sort of towable product like a travel trailer, boat, snowmobile, or ATV. Put The Hitch in Your Pitch! You could open up another sale by simply asking your customers if their vehicle has a hitch and what they tow.**



\*Not available in every state, deductible rate reduction may also vary.

# FOREMOST EDUCATION

Knowledge is power and it matters to your customers! When it comes to product training and sales, we can help. Take advantage of Foremost Education's 24/7 online training to learn how to navigate through our processing systems, effectively market and sell unique asset products, and get access to Continuing Education credits.

**Research shows that almost 65% of Foremost customers want to do business with a specialist! \* A Specialist Designation means higher close rates and increased customer satisfaction.**

Foremost Education courses are self-paced and easily fit into any busy schedule. We can help you maximize your earning potential.

Here's what you can expect from our program:

- Situation-Based Selling Guides
- Product Overviews
- Underwriting and Procedure Tips
- How to Identify Customer Needs and Growth Opportunities
- Courses on How to Quote and Book Policies



## BUSINESS INSURANCE

Looking to grow your commercial lines of business? We're your go-to for this segment. Whether your customers need Business Owners Policies, Employment Practice Liability Insurance, Workers' Compensation or Commercial Auto, our programs are designed to provide coverage for main street businesses.

Our service, retail, office and trade classes are simple to write and competitively priced. Plus, we offer easy-to-use resources and industry-leading services:

- **Award-winning Claims Team.** In the event of a catastrophe, we are often on the ground at disaster locations before other insurance companies. Foremost quickly tracks the situation and troubleshoots on-site to expedite claims handling.
- **MySafetyPoint®.** This valuable web-based tool offers self-service safety, loss prevention and risk-management resources to help small business owners prevent workplace injuries and accidents.
- **Employment Practices Liability Insurance (EPLI)** policyholders also have access to ForemostKey.com, a risk management portal that provides valuable employer information on how to reduce the potential for employment related claims.
- **Breadth of Underwriting.** Foremost targets broad segments of your main street market. We're a single source provider for your customers' insurance requests with flexible rating plans and numerous discounts.

**Foremost is part of one of the most stable and longstanding group of companies in the industry and boasts a financial strength rating of A from A.M. Best, standing for an excellent ability to meet our ongoing insurance obligations.**

**Wouldn't you want your customers to have business insurance with a company who's solid in their own business?**



## DIGITAL SUPPORT: SALES AND MARKETING TIPS



Ah ha! If you're reading this page, you're a savvy insurance pro who knows it's important to build up your agency's digital awareness. It can be tough to DIY all by yourself when it comes to online marketing, but that's where Foremost comes in. We've put together industry-leading resources to help you attract and engage both new and returning customers. When it comes to social media marketing, we can help you benefit from these online tools:

- **Social Media Suitcase™.** Get ready-made social media posts to share with your customers! Plus, access our easy-to-follow guides and tutorials on how to stay consistent with content marketing. Don't DIY your social, let Foremost help make your agency's social media channels #awesome.
- **Award-Winning Social Media Channels.** Follow and interact with our social media pages to get sharable content, business tips, product overviews and updates.
- **Bair Necessities.** Our monthly video series delivers industry sales tips and quantifiable sales hacks that are sure to help you grow your business.



**Nearly 80% of consumers say that companies on social media influence their purchases!\***  
**Make your agency influential by visiting [SocialMediaSuitcase.com](http://SocialMediaSuitcase.com) today.**

As a Trusted Choice Carrier Partner, Foremost supports IA-focused national advertising campaigns and helps facilitate thousands of consumer referrals each month through [TrustedChoice.com](http://TrustedChoice.com). Trusted Choice® is a national brand that represents the 140,000 Licensed Independent Insurance Agents & Brokers of America who are bound by a common commitment to serving their customers.

### Ready to do MORE with Foremost?

We're ready to help you grow your agency! Get more information or expand your authority to write more of our revenue-building products by visiting [ForemostAgent.com](http://ForemostAgent.com) today. Don't forget to pass this booklet on to others in your agency so they can take advantage of what Foremost has to offer!



\*Statistic according to <http://www.forbes.com/sites/marketshare/2012/05/07/are-brands-wielding-more-influence-in-social-media-than-we-thought/>

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