



Foremost Education®

FOREMOST CHOICE®: MOTORCYCLE & OFF-ROAD VEHICLE

QUOTING AND ISSUING TIPS & INSIGHTS

All coverages and discounts may not be available in your state. Refer to your state-specific Program Guide for applicable coverage and discount information.

The screenshot shows the Foremost STAR website interface. At the top left is the logo and at the top right is the URL www.ForemostSTAR.com. The main content area is divided into several sections:

- Please Log In:** Includes fields for User Name and Password, each with a Help icon, and a Log In button.
- Need Help?:** Contains links for 'Forgot user name?' and 'Reset your password'.
- Get Started:** Contains links for 'Sign up for a user name', 'First time user? Set your password here', and 'System requirements'.
- Right-side banners:**
 - A dark blue banner for eSignature functionality (via DocuSign) available for Foremost Specialty Casualty customers.
 - A green banner for Verisk's 360Value property valuation tool, with a 'Log in and click the 360Value banner' instruction.
 - A white banner titled 'Security for Your Account' stating that all users must have their own User Name and providing a link to learn more.

STARTING A QUOTE

The screenshot shows the 'Start New Quote' form with the 'Recreational Vehicle' section selected. The form includes fields for:

- Specialty Dwelling, Homeowners, Motorcycle, Off-Road Vehicle, Manufactured Home, Vacant, Snowmobile, Motor Home, Landlord / Rental, Tenant / Renters, Travel Trailer, Marine.
- Producer Code: 92-0001-999
- Product: Motorcycle (dropdown menu)
- Garaging Location ZIP Code: 35007
- Effective Date: 02/15/2017
- Source: Select
- Marketing Source (Optional)
- Conversion checkbox

 Annotations include:

- Arrow 1: Points to the Product dropdown menu, which is open to show a list of options including 'Motorcycle' (highlighted).
- Arrow 2: Points to the Effective Date field.

1. Street-Legal ATVs or Side By Sides?

No problem! Select **ATV** to quote the risk for a package designed specifically for them.

2. Make sure the **Effective Date** is accurate. Changing other fields on this screen may cause this date to default to the current date.

Quotes are saved
for up
to 60 days!

NAVIGATION

3. The quoting system will automatically prompt the next tab. Users can manually click on these tabs to make changes.

4. Use the **Summary** navigation pane to quickly access applicant and vehicle information on each tab.

5. Print quotes for your customers by clicking on the **Documents Available to Print** link.

APPLICANTS

Does the applicant intend to pay the entire annual premium at this time?	Yes
Has the primary applicant had insurance on a similar type of vehicle for the past 6 months?	Yes
Is the Joint Ownership form needed for named co-owners?	No
Does the applicant have another personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century?	Yes
Is there more than one personal lines policy or life policy with Foremost, Farmers, Bristol West or 21st Century?	No

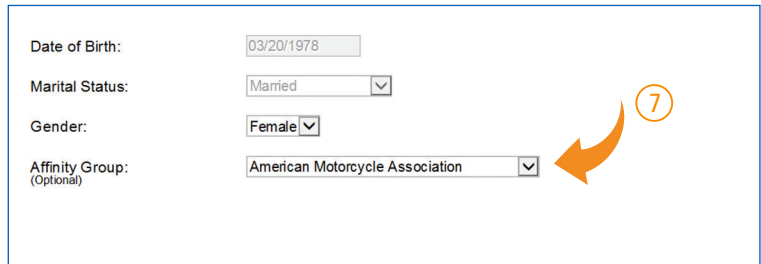
6. Answer accurately for big **DISCOUNTS** for your customers!
- Paid in Full: 10%
 - Prior Insurance: 10%
 - Multi-Vehicle: 10% - 40%
 - Multi-Policy: 5% - 10%
- May vary by state.

OPERATORS

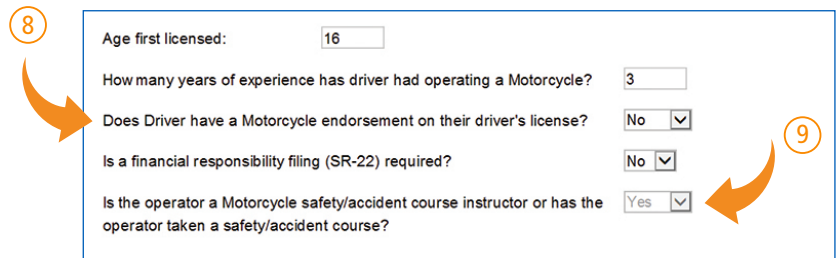
7. Members of any of the many affinity groups receive reduced rates.

8. Your customer may benefit from this discount with a valid **motorcycle endorsement** on their license.

9. More **discounts** for putting safety first.



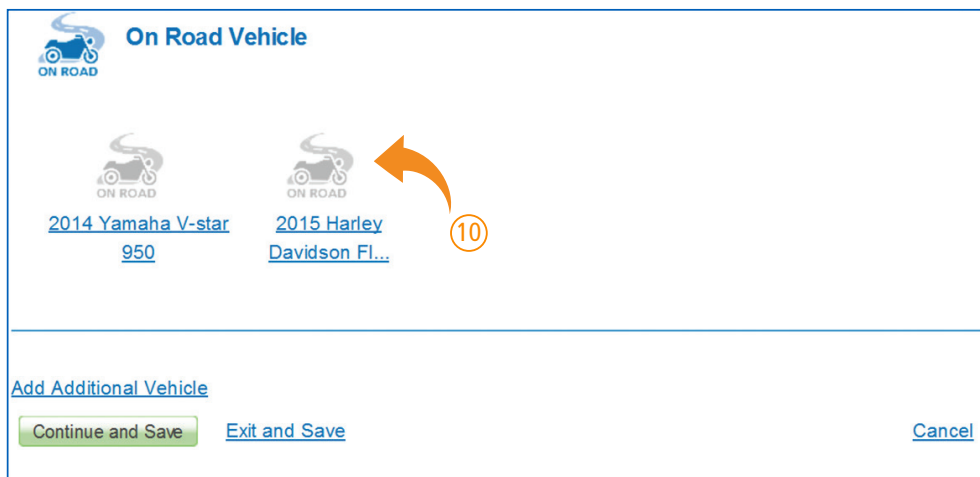
A screenshot of a form for operator information. It includes fields for Date of Birth (03/20/1978), Marital Status (Married), Gender (Female), and Affinity Group (Optional) (American Motorcycle Association). An orange arrow with a circled '7' points to the Affinity Group dropdown menu.



A screenshot of a form for operator information. It includes fields for Age first licensed (16), How many years of experience has driver had operating a Motorcycle? (3), Does Driver have a Motorcycle endorsement on their driver's license? (No), Is a financial responsibility filing (SR-22) required? (No), and Is the operator a Motorcycle safety/accident course instructor or has the operator taken a safety/accident course? (Yes). Orange arrows with circled '8' and '9' point to the endorsement and safety course questions respectively.

ON ROAD VEHICLE

10. Multi-vehicle discounts of up to 40% may apply for four or more vehicles.



A screenshot of the 'On Road Vehicle' selection screen. It shows two vehicle options: '2014 Yamaha V-star 950' and '2015 Harley Davidson Fl...'. An orange arrow with a circled '10' points to the '2015 Harley Davidson Fl...' option. Below the vehicle list are links for 'Add Additional Vehicle', 'Continue and Save', 'Exit and Save', and 'Cancel'.

COVERAGES

11. If you select 'Yes' in the **Liability Only?** dropdown menu, you can only change it back to 'No' by changing this field in the **On Road** tab.

12. Easy to compare pricing and packages!

13. Easily click between the **Saver**, **Plus** and **Elite** packages your customer qualifies for. Note that the features of each package will remain consistent and are not reflective of the specific risk quoted.

For example:

Replacement Cost Total Loss settlement is only applicable to on-road vehicles purchased new from a dealership and then written with Foremost.

See the Program Guide for clarification.

14. Your customers will love how their **DISCOUNTS** add up!

[Go to 2014 Yamaha V-star 950](#)
[Go to 2015 Harley Davidson Flhr Road King](#)

Total 1 Year Premium: \$1308.00 for effective date 02/20/2017 [Payment Options](#)

Does the applicant intend to pay the entire annual premium at this time? (1846) Yes No 11

2014 Yamaha V-star 950

Rated Operator: KIM SMITH

Rating State: Alabama Liability Only?: No Yes

Select the preferred package: [Compare Package Features](#)

Saver Package \$393.00	Plus Package \$444.00 13	Elite Package \$521.00
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Plus Features 12

- \$500 Add'l Med Pay (D.O.T. Helmets)
- Replacement Cost Total Loss Settlement
- Towing & Roadside Assistance
- Track Day Coverage
- Optional Equipment (Actual Cash Value)
- Trip Interruption
- First Accident Waiver
- Helmets & Safety Apparel

	Limit	Deductible	Premium
BODILY INJURY PROTECTION	500,000/500,000		\$91.00
PASSENGER LIABILITY	Matches Bodily Injury Protection Limits		
PROPERTY DAMAGE COVERAGE	25,000		\$14.00
UNINSURED MOTORIST BI-STACKED	25,000/50,000		\$197.00
MEDICAL PAYMENTS	No Coverage		
OTHER THAN COLLISION		750	\$26.00
COLLISION		750	\$106.00
TOWING AND ROADSIDE COV	Reasonable Expense		\$10.00
OPTIONAL EQUIPMENT	3,500		
TRANSPORT TRAILER VALUE			

The following discounts and surcharges are included in the policy premium above:

SAFETY EQUIP/REC DEVICE DISCT	(\$24.00)
LOCKED STORAGE DISCOUNT	(\$2.00)
ADVANCE PURCHASE DISCOUNT	(\$29.00)
SAFETY COURSE DISCOUNT	(\$13.00)
AFFINITY GROUP DISCOUNT	(\$10.00)
PRIOR INSURANCE DISCOUNT	(\$64.00)
PAID IN FULL DISCOUNT	(\$48.00)
MULTI-POLICY DISCOUNT	(\$25.00)
MULTI-VEHICLE DISCOUNT	(\$41.00)

Motorcycle 1 Premium: \$444.00
Motorcycle 1 Taxes & Fees: \$0.00
Motorcycle 1 Total: \$444.00

COVERAGES CONTINUED

15. Additional vehicles on the policy will display separately in their own package as you scroll down the screen.

Optional Equipment (Replacement Cost)

This is included in Plus and Elite packages with limits up to \$30,000.

Replacement Cost Total Loss

Included in the Plus and Elite packages for customers buying new from a dealership.

Diminishing Deductible

25% for each year without a loss.

Trip Interruption

Up to \$1,000 over seven days.

First Accident Waiver

See the program guide for eligibility.

2014 Yamaha V-star 950

Rated Operator: KIM SMITH

Rating State: Alabama Liability Only?: No Yes

Select the preferred package: [Compare Package Features](#)

Saver Package

\$393.00

Plus Package

\$444.00

Elite Package

\$521.00

Elite Features

- \$500 Add'l Med Pay (D.O.T Helmets)
- First Accident Waiver
- Enhanced Rental
- Replacement Cost Personal Effects
- Towing & Roadside Assistance
- Track Day Coverage
- Diminishing Deductible
- Replacement Cost Total Loss Settlement
- Helmets & Safety Apparel
- Trip Interruption
- Parade Day Coverage
- Deductible Waiver
- Optional Equipment (Replacement Cost)



	Limit	Deductible	Premium
BODILY INJURY PROTECTION	500,000/500,000		\$100.00
PASSENGER LIABILITY	Matches Bodily Injury Protection Limits		
PROPERTY DAMAGE COVERAGE	25,000		\$15.00
UNINSURED MOTORIST BI-STACKED	25,000/50,000		\$197.00
MEDICAL PAYMENTS	No Coverage		
OTHER THAN COLLISION		500	\$36.00
COLLISION		500	\$161.00
TOWING AND ROADSIDE COV	Reasonable Expense		\$12.00
OPTIONAL EQUIPMENT	5,000		
TRANSPORT TRAILER VALUE			

The following discounts and surcharges are included in the policy premium above:

SAFETY EQUIP/REC DEVICE DISCT	(\$36.00)
LOCKED STORAGE DISCOUNT	(\$2.00)
ADVANCE PURCHASE DISCOUNT	(\$34.00)
SAFETY COURSE DISCOUNT	(\$15.00)
AFFINITY GROUP DISCOUNT	(\$12.00)
PRIOR INSURANCE DISCOUNT	(\$75.00)
PAID IN FULL DISCOUNT	(\$56.00)
MULTI-POLICY DISCOUNT	(\$30.00)
MULTI-VEHICLE DISCOUNT	(\$54.00)
Motorcycle 1 Premium: \$521.00	
Motorcycle 1 Taxes & Fees: \$0.00	
Motorcycle 1 Total: \$521.00	

ADDITIONAL INFORMATION

Applicant Information [Return to Applicant to edit information](#)

Primary Applicant
KIM SMITH

Contact Information-optional information

Primary Phone: (Optional) Ext: (Optional)

Alternate Phone: (Optional) Ext: (Optional)

Email Address: (Optional)

16. Continue the process by completing required fields as prompted by the system.



UNDERWRITING

17. Verify that the information entered is correct.



Underwriting approval is required before this quote can be issued

	UW Level	Status	Date Reviewed
80192 The Vehicle Identification Number is incorrect	02	Approved	11/11/2016
80193 The tenth character of the VIN is incorrect based on the Model Year entered	02	Approved	11/11/2016
80194 The first three characters of the VIN entered are invalid for the manufacturer selected	02	Approved	11/11/2016
80192 The Vehicle Identification Number is incorrect	02	Approved	11/11/2016
80193 The tenth character of the VIN is incorrect based on the Model Year entered	02	Approved	11/11/2016
80194 The first three characters of the VIN entered are invalid for the manufacturer selected	02	Approved	11/11/2016

Please call Service Operations at 1-800-527-3905 and follow the prompt for Recreational Products

ISSUING

No. Of Payments	1	3	6	12-EFT only
Premium Due	\$1,513.00	\$605.20	\$378.25	\$131.73
Taxes/Fees	\$0.00	\$0.00	\$0.00	\$0.00
Service Fee	\$0.00	\$6.00	\$6.00	\$2.00
Amt. Due Now	\$1,513.00	\$611.20	\$384.25	\$133.73
Amt. of Each Remaining Payment	\$0.00	\$459.90	\$232.95	\$127.57
Next Payment Due		04/11/2017	04/11/2017	03/17/2017

Note: For premiums less than \$100, these are estimated payment options. The actual payment plan information will be available on the Billing page and in Get Policy Documents within 1-2 business days after the policy is issued.



18. Foremost offers a **variety of payment plans** to accommodate your customers.

Scroll to the right to see 12-month payment plans.

Payment Options

Choose one of the following down payment options:

Electronic Payment [EFT Authorization Form](#)

Important Notice:

You will be able to provide bank or credit information once the policy is issued.

One time payment from customer's bank account or credit card

One time payment from customer's account or credit card, including setup for automatic EFT payments

Payment By Mail

Send to agent

Any remaining bills for this policy term will be mailed to the customer

Soliciting Agent Information

Only agents appointed or authorized by Foremost may solicit or sell Foremost Insurance Policies. Please select the agent from the list below who assisted the applicant in completing the application.

Agent Name:

Do you need to add an agent's name?

[Issue Policy](#) [Exit and Save](#) [Cancel](#)

A Better Insurance ExperienceSM