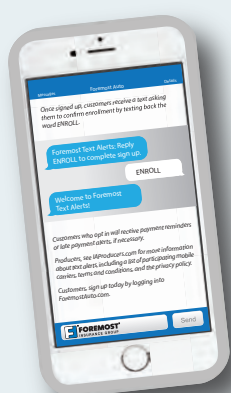


YOUR FOREMOST GUIDE TO AUTO INSURANCE



Benefits of a Foremost Policy:

- Optional Text Alert Payment Reminders
- Numerous valuable discounts **\$-SAVE-\$**
- One policy for all vehicles in the household
- Liability or full-coverage
- Dynamite Deductible endorsement, reduces the deductible over time with each claim-free policy renewal



Foremost Auto makes it easy for you and your customers.

Quote and book business on IAProducers.com or find our rates on many popular comparative raters.

Mobile-enabled customer website, ForemostAuto.com, provides on-the-go access to policy information.

Visit SocialMediaSuitcase.com today! It's full of tips, tricks and ready-made content to share on your agency's social media sites.

EZLynx, PLRater, ITDC, Quomation and more!

For Non-Standard Auto, Think Foremost Auto.

Foremost Auto specializes in **non-standard** customers who have:

- Fair or poor credit
- A recent claim
- A foreign driver's license
- A DUI violation
- A less-than-perfect driving record
- A lapse in coverage
- A lower-end or older model vehicle



What Does the Non-Standard Auto Insurance Market Look Like?

10.52% had fair or poor credit

2.43% have had two or more accidents in the past three years

2.94% have had two or more tickets in the past three years

3.80% have had a lapse in coverage in the past three years

Source: JD Power, 2012 National Auto Insurance Study

The non-standard auto market is estimated at about **\$40 BILLION**



Source: InsuranceJournal.com/magazines/coverstory/2015/03/09/359386.htm



Foremost Means More™

ForemostAgent.com