

Foremost Quick Facts: SmartMove® Tenant Screening



Offer your Landlords discounted tenant screening
from Foremost and TransUnion® SmartMove

Visit: foremost.mysmartmove.com
Coupon Code: FOREMOST



Foremost understands the Landlord market — we are specialists in this space. In addition to our customizable policies, market research and product expertise, we're bringing you another way to serve your Landlord customers. Foremost and TransUnion SmartMove are working together to offer Landlords an easy-to-use, cost-effective way to screen potential applicants.

Here's how it works:

- The landlord signs up for a free account and application online at foremost.mysmartmove.com.
- The landlord invites potential tenants to apply by entering their email address into the application, then decides if they want to pay the discounted fee themselves or pass it to the applicant.
- The applicant authorizes the screening process and verifies their identity online.
- **SmartMove delivers the reports and a recommendation directly to the landlord.**
- It's that easy!

Here's how the pricing works. Landlords can choose from two packages if they choose to pay the fee themselves:

\$25 Package – Includes ResidentScore, which provides a picture of the applicant's financial situation, and a Criminal Report.

\$35 Package – Includes the two reports above, plus a Credit Report and an Eviction Report.

If the Landlord passes the fee to the tenant, the only option is the \$35 package. Remember, with the coupon code "FOREMOST," Landlords or tenants will receive a \$5 discount!

Producer Benefits

- If your landlord customers have better tenants, it reduces the risk of a claim ... which leads to a better Loss Ratio for you!
- Better tenants generally stay longer, which means less churn for your book.
- When you go the extra mile for your customer, they see you as a specialist, and that matters. A recent survey by Foremost showed that 64% of customers want to do business with a specialist.*

*2012 Foremost MH Market Facts Study

Landlord Benefits

Who wants to commit a rental property for 12 months to a complete stranger? When landlords screen tenants before a contract is signed, they have the peace of mind that comes from knowing they did their homework first. Here are a few other ways they benefit:

- Landlords don't want to worry about what they don't know. With a credit report, criminal background check and eviction history, they can make a more informed decision about a potential tenant.
- It's part of an easy process. SmartMove takes the legwork out of it. All the landlord has to do is set it up, get the information to the tenant, and SmartMove takes care of the rest. The tenant information will be sent directly to the landlord's inbox. Overall, the Resident Score predicts evictions 8% better than a general credit score in the bottom score ranges where risk is greatest, based on an internal comparative study conducted by TransUnion in 2013.
- Does the landlord want to pay for the report, or pass on the charge to their applicant? That's up to them and either way, we provide a discount on the screening fee!
- Foremost also offers a discount on a Landlord policy for several different types of tenant screening!

BETTER TENANT, EASY PROCESS, SAVE \$\$

Make sure to tell your Landlord customers to visit foremost.mysmartmove.com to take advantage of our discount today.



ForemostChoiceSM 

Not all products, coverages or discounts available in all areas. Insurance provided by a member of the Foremost Insurance Group, part of the Farmers Insurance Group®. 9014317 11/16

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