

Congratulations! You've started on the path to a Book Consolidation with Foremost Insurance®. Here's what you can expect to happen next.



BEFORE THE CONSOLIDATION PROCESS BEGINS



The **Foremost® Book Consolidation Team** will set up a meeting with **your agency** to talk about the process and to request access to information on customers who are interested in a Foremost quote. This will be done through the Ivans system, after you confirm that you have obtained any customer consent required to share information with us, so please make sure you have your Ivans login credentials.

You will determine which books and customer records we are provided access to.



The Book Consolidation Team will review the book under consideration and determine if it's a good fit for Foremost. **We'll** also make decisions regarding compensation and share information with you about rate capping or rate matching when available in an applicable line of business and state.



The Foremost Territory Manager will work with the **Book Consolidation Team** to develop a contract outlining the consolidation details. This contract will be sent to you from the Book Consolidation Team via DocuSign® and will need **your signature**.

THE CONSOLIDATION PROCESS



The team will begin the automated process of generating requested quotes after the agency provides notice to customers that credit-based insurance scores (in applicable states) or other consumer report information will be used in the estimating process, where notice is required by law. We will not process quotes for risks that don't fit our appetite. (Risks removed from consideration by Foremost will not count against any calculated customer acceptance rate (CAR).)



The team will send batches of quotes to **you** for review before each policy's renewal date. **You** will need to review the quotes and notify the Book Consolidation Team if there are any quotes that should not proceed through policy issuance. (Quotes you remove will be included in any CAR.)

THE CONSOLIDATION PROCESS CONTINUED



Your agency will need to work with customers on their upcoming policy change and discuss any relevant coverage or policy details.



The Book Consolidation Team will issue the policies you didn't remove from consideration. Down payments and applications for preferred auto and home risks are waived, and inspections for preferred risk home policies with coverage under \$1.5 M are not required.



Foremost will send a letter to customers ahead of their new policy packet. This letter can be co-branded with your name and logo if you wish.



The Book Consolidation Team will track which customers accept the policy, and will update any CAR, monitoring that number to make sure it stays at or above our agreed-upon goal.

This process will continue as long as any CAR is at an acceptable level, until Foremost has offered policies for each qualified customer.

AFTER THE BOOK CONSOLIDATION IS COMPLETE

The team will review any CAR and disperse any additional compensation owed, if applicable.

DO YOU HAVE ADDITIONAL QUESTIONS?

Contact the Foremost territory manager for your area, or you can email the Book Consolidation Team at IABook.Con@Foremost.com.