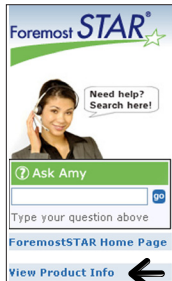


Foremost® Flood Insurance Quick Start Guide



Step 1 – Log in to the Flood Processing Center

Are you ready to grow your agency, increase customer retention and earn up to 20% new business and renewal commissions by selling flood insurance? The training, tools and resources you need to sell and service flood insurance can be found at <http://foremost.floodpro.net>. Follow the steps below to access your flood processing website for the first time.



1. Log on to *ForemostSTAR*®.
2. Click on “*View Product Info*” in the menu at the left side of the home page.



3. Scroll to the bottom of the product page and then click on the *National Flood Insurance Program (NFIP)* logo.
4. Review the flood insurance information, then scroll to the bottom and click on *Foremost.FloodPro.net*.



5. You are now at the login screen for the *Foremost Flood Processing Center*. For your first login, please input your *Foremost nine-digit code* for both your Username and Password. If your Foremost code begins with zero, drop the leading zero.

Please note: Your ForemostSTAR username and password are not valid for the flood processing website. If you need assistance with the login process, please call 1-866-796-7582.

Step 2 – Complete Required Flood Insurance Training

Before you run your first flood insurance quote or submit your first flood application, you will need to complete flood insurance training that complies with the educational requirements of the Flood Insurance Reform Act (FIRA) of 2004 or you must document that you have already completed qualifying training.

Although you’ll find the Foremost logo and company name on the Declarations Page of the flood policies you sell, the NFIP is a federal government program and all rates, underwriting rules and procedures are established by the federal government. As such, flood insurance is a unique product and it’s vital that you have a solid educational foundation before you begin selling.

Fortunately, we make it easy for you to obtain the required training. We’ve partnered with NFS-StoneRiver and Reg-Ed® to offer a 3-hour, online course that meets the requirements of FIRA of 2004 and also qualifies for 3 hours of continuing education (CE) credits in most states. To get started with your flood insurance training, just follow the instructions below:



1. Log on to *ForemostSTAR*.
2. Log on to *Foremost.FloodPro.net*.
3. Click on “*Online Training*” from the menu bar on the left side of the home page and follow the instructions.

Please note: If “*Online Training*” does not appear as one of the menu options, please call the Flood Agency Services Department at 1-866-796-7582.

Step 3 – Start Rating and Selling

After you've completed the required training, you are ready to start rating and selling flood insurance. Policy processing is performed entirely online. Our Flood Processing Center representatives are available to assist you with flood applications, quotes, flood risk zone determinations and policy transfers from other carriers. Simply call us toll-free at 1-800-260-9270 or use our "Live Chat" feature available on the website.

To download a user manual or obtain training on the flood processing website, visit our training facility at www.floodprocessingcenter.com.

Marketing Materials

- **Foremost Supply Source** – Get marketing materials to promote the Foremost Flood Program by calling 1-800-527-3905 or by going to the "Supply Source" tab on *ForemostSTAR*.
- **NFIP marketing brochures** – The NFIP offers a broad selection of free generic marketing materials (brochures, stuffers and information sheets). The order form for these supplies is available at: www.fema.gov/pdf/nfip/pamof.pdf.
- **NFIP consumer website** – www.FloodSmart.gov contains a wealth of information and resources for consumers and agents, along with some great point-of-sale tools.



Step 4 – Register on Agents.FloodSmart.gov

www.Agents.FloodSmart.gov is the NFIP's "Agents Only" website. You'll be asked to create your own username and password when you log in the first time. Registering gives you access to useful tools and resources such as:

- Free flood leads and referrals
- Advertising co-op (up to 75% federal ad-aid)
- Mail-on-Demand – turn-key program with letters and postcards. You can upload your own mailing list or purchase one.
- Flood map update schedule
- Education and training
- Advertising toolbox

Flood Insurance Facts and Benefits

Flood Facts

- Flooding is the number one natural disaster in America.
- Anywhere it rains, it can flood.
- Home insurance policies and the vast majority of commercial property policies do not cover flooding.
- Over the course of a 30-year loan, a home located in a high-risk flood zone is four times more likely to be flooded than damaged by fire.
- 25 to 30% of all flood claims are paid on properties in low to moderate risk areas.
- Lenders require flood insurance in high-risk flood zones. Flood insurance is optional, but advisable everywhere else.
- The National Flood Insurance Program (NFIP) is a federal government program. However, because Foremost participates in the NFIP, you can offer this vital coverage to your customers.

Customer Benefits

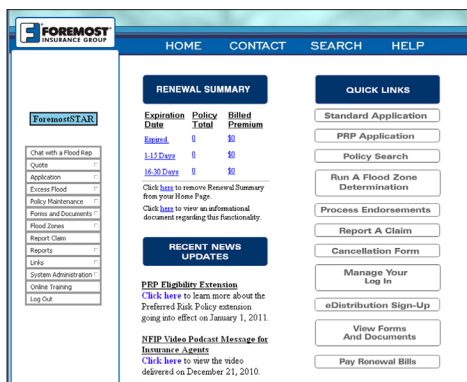
- Coverage is available for residential and commercial properties (Flood coverage for homes and businesses is usually unavailable on home insurance and most commercial policies.).
- Anyone in a participating community can purchase flood insurance even if they're not in a high-risk flood zone.
- Low-cost coverage is available for properties that are in low to moderate risk areas.
- Coverage is available for tenants as well as property owners.

Agent Benefits

- New business and renewal commissions start at 15% and can grow up to 20%.
- You can earn bonuses through the Foremost Flood Bonus Program.
- Up to 75% ad-aid is available through the NFIP FloodSmart Advertising Co-Op Program.
- Free flood leads and Mail-On-Demand are available through Agents.FloodSmart.gov.
- Adding flood insurance is a great way to increase product density and customer retention.
- The rates and underwriting rules are set by the federal government, so it's a level playing field.



Flood Processing Center Website Features



- **Process Flood Zone Determinations:** Zone determinations can be requested from the main menu or from within the quote or application.
- **Complete Quote:** This feature allows you to obtain a quick and accurate quote, which you can then convert into an application to save and retrieve later (To do so, click on “Quote” and then “Retrieve Quote.”).
- **Online Applications:** Applications can be completed and electronically transferred at the click of a few buttons. To take advantage of this method, the payment must be made using a credit card (Visa, MasterCard, American Express, Diners Club or Discover) or ACH from an agency account.

Please note: For ACH transactions, the agency must have an account set up with the Flood Service Center.

If these options do not fit your operation, the insured can pay by check and you can mail the application along with any supporting documentation to the Flood Processing Center.

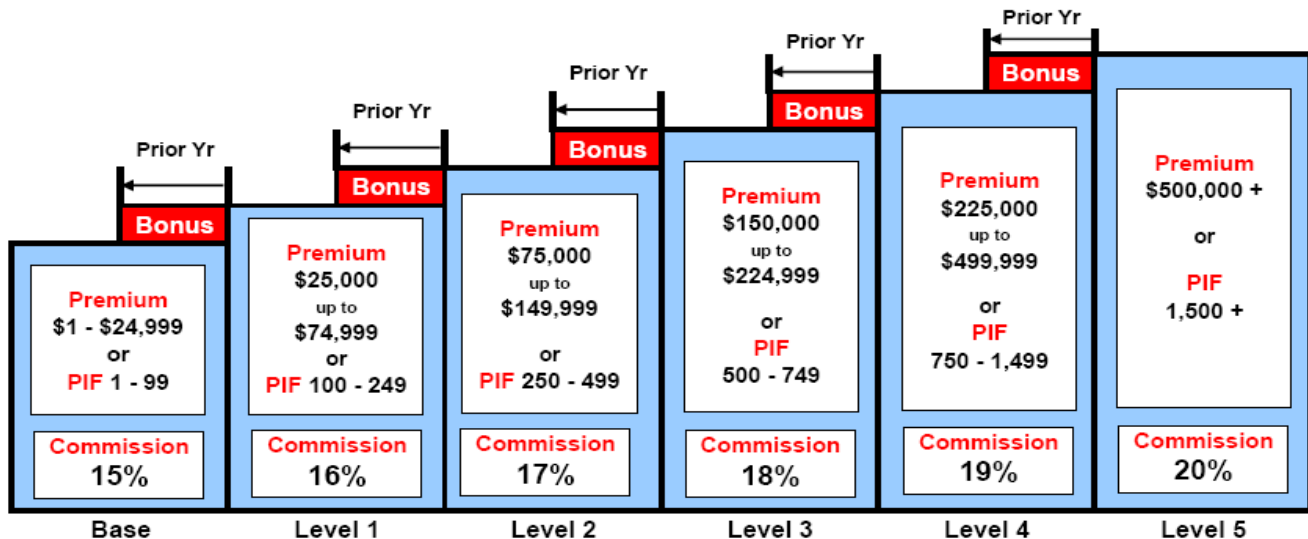
- **E-Delivery:** Using this feature will allow you to receive paperwork electronically rather than receiving it by mail. To sign up:
 1. Log in.
 2. Go to “Manage Your Log In.”
 3. Enter your designated e-mail address.
- **Policy Maintenance - Policy Search:** This feature gives you total access to all your flood policies. You can search by policy number, insured name or browse your entire database. This allows you to review payment history and claim history, see if any policies are in suspense and view which ones have recently renewed. Declarations Pages and renewal billing notices can be faxed or forwarded by e-mail directly from the website.
- **Endorsements:** If you use this option, you can say goodbye to paper endorsements. You can change mailing addresses, add/delete mortgagees, add/increase building coverage and add/increase contents coverage. To electronically process a monetary endorsement, simply pay with VISA, MasterCard, American Express, Diners Club, Discover Card or set up an ACH transaction account with the Flood Processing Center. Once again, if this does not fit your operation, simply print it out and mail the endorsement with the premium. Amended Declarations Pages can be printed immediately if uploaded.
- **Report Claims:** Simply click the “Report a Claim” link and provide the insured contact phone number, business phone number, comments (if necessary) and the date of loss. This becomes your Notice of Loss, so you do not need to send additional paperwork to begin the process. Your agency will receive a notice when the claim is closed. You can check the status of a claim by using the “Policy Search” feature.
- **Renewal List:** A Renewal Summary can be found on the home page. Renewal Lists are shown under the “Policy Maintenance” section on the main menu. Most renewals for the next 90 days are available for viewing.
- **Website Links:** The links option from the left side menu includes:
 - The NFS training library
 - Website training
 - Agent training
 - NFIP community status book
 - NFIP manual
 - NFIP policy forms
 - Public records
 - Storm tracker
 - NFS newsletters



Flood Commission and Bonus Program*

If you write flood insurance, you have the opportunity to grow your new business and renewal commissions from 15% to 20% and earn bonuses based on the following schedule and rules:

Flood Commission and Bonus Schedule



Rules

- Foremost base flood commissions are 15% with the opportunity to earn up to 20%.
- At year-end, if your flood production has reached a new, higher level (as shown above), you receive **two benefits**:
 - Increased Commission Rate** – the commission rate for the current calendar year increases based on the qualifying level shown above.
 - Foremost Flood Bonus** - the difference in commission rate between the new level and the prior level will be paid as a **one-time bonus** on the prior year's total net written premium (NWP). The bonus is paid in late March based on the prior year's production.
- Future bonuses and commission rate increases are earned only when your production reaches the next higher commission/bonus level.**
- Commission rate adjustments and bonus qualification are based on your total (new and renewal) flood PIF (policies-in-force) or total direct written premium (net of cancellations) on the books at the close of business on December 31 of each year.
- Premium and PIF from transfer or rollover business will be included in your total production at the time of renewal.
- If at year-end, your production has fallen to a lower commission/bonus level, the commission rate for the current calendar year decreases based on the qualifying level shown above.
- Commission rate adjustments (up or down) are calculated in March and applied retroactively to January 1 of the current year.
- When a commission rate adjustment is made, the commission rate remains constant for the entire calendar year regardless of production increases or decreases.
- To qualify for a bonus payment, you must have an active appointment and be in good standing.

For additional information, please contact the Flood Marketing Department at 1-323-964-8069.

* Florida agents: Please contact your Foremost marketing representative for a revised commission schedule.

Flood Insurance Contact List

PO Box 2057; Kalispell, MT 59903 (mailing)
555 Corporate Drive; Kalispell, MT 59901 (physical)
Toll Free: 1-800-260-9270

Customer Service Representatives

- Assistance with flood zone determinations
- Rating, quoting and application assistance
- Endorsements and cancellation processing
- “Live Chat” Web feature

E-mail: CSR@floodpro.net
Phone: 1-800-260-9270
Fax: 1-406-257-2008

Agency Services

- Sends welcome information and sample supplies
- Flood processing website access assistance including addition and deletion of users
- Automated Clearing House (ACH) transactions
- “Live Chat” Web feature

E-mail: Agency.Services@floodpro.net
Phone: 1-866-796-7582
Fax: 1-406-755-4403

Claims

- Claim reporting
- Adjuster assignment
- Distribution of claims payments
- “Live Chat” Web feature

E-mail: Claims@floodpro.net
Phone: 1-800-759-8656
Fax: 1-406-257-1629

Rollover Services

- Receives and reconciles Declarations Pages for rollover
- Sends agency confirmation list of policies received
- Contacts agency for any information needed
- Handles rollover billing and correspondence
- Distributes agency billing copies
- Sends agency expiration letter if premium is not received

E-mail: NFSRollover@floodpro.net
Phone: 1-866-796-9340
Fax: 1-406-755-4060

Submit-For-Rate

- Policy rating for new and renewal business
- Underwriting documentation review
- Annual re-rating of Submit-For-Rate renewal policies
- “Live Chat” Web feature

E-mail: SubmitFax@floodpro.net
Phone: 1-888-389-8659
Fax: 1-406-257-1409

Training and Field Education

- Inquiries about continuing education, training and state required flood training (FIRA)

E-mail: CE@floodpro.net

Website Technical Assistance

- Technical support for **Foremost.FloodPro.net**

E-mail: Tech@floodpro.net
Phone: 1-888-857-1000