



Foremost Insurance Company

Download Reference Guide

BEFORE BEGINNING DOWNLOAD WITH FOREMOST®, PLEASE NOTE THE FOLLOWING:

- Foremost offers an initial load option. If you are interested in this please request it at the time you request to start download.
- Foremost downloads their products to the following ACORD forms:

Mobile Home	Homeowner
Rental Mobile Home	Dwelling Fire
Specialty Dwelling (Non-commercial Foremost Classic CL, Foremost Classic ACV, HO-A, HO-3, HO-4, HO-6)	Homeowner
Specialty Dwelling (Commercial/Rental BA1, SP3, DP1, DP3, SP6)	Dwelling Fire
Motor Home	Auto
Travel Trailer	Auto
Motorcycle	Auto
Specialty Vehicle (Snowmobile, Off-Road)	Auto
Marine (including Personal Watercraft)	Watercraft

- We recommend that your agency format the Foremost policy numbers on your agency management system prior to downloading. While this is not necessary, it will prevent your agency personnel from having to manually match the policies contained in the download file to the policies in your management system.
- Foremost's 15-digit policy number consists of:
 - a three-digit prefix indicating the program the policy is written under ex. 103, 104, etc)
 - a 10-digit policy
 - a two-digit suffix indicating the policy term

Foremost downloads the **middle 10 digits with a suffix of 00** (zeroes).
 Example: 103-0123456789-03 would download as 012345678900. Note: There are no dashes used, the suffix is changed to 00, the three-digit prefix is not included in the download file. Formatting the policy this way will allow the download file to automatically match your client record.
- Foremost does not download any scheduled policies. Specialty Dwelling or any Rental Mobile Home policies with more than one unit will be excluded from the download file.
- Foremost does offer Direct Bill Commission Download to select management systems.
 - Commissions installment information:
 - Commission on Paid premium

- First commission transaction of first term sent as NBS
 - First commission of subsequent term sent as RWL
 - All mid-term commissions sent as STL
 - Cancellations sent as XLC/XLN
- Foremost offers Notice Activity Downloads (EDOCS) to the following management systems:
Applied, Hawksoft, Nasasoft-Eclipse, XDTI AND Xanatek.

Cancel Acknowledgment - XLC
 Direct Notice of Cancel - XLP
 Expiration Notice - RWX
 Non-Pay of Premium Cancel Notice - XLP

- Mobile Home information, such as the year, length, and all policy endorsements are placed in the Remarks field.
- The producer (agent) code that the policy is written under is included in the Remarks field.
- Foremost downloads policies at 5:30 AM ET daily, Tuesday through Saturday.

TRANSACTIONS INCLUDED IN DOWNLOAD

- Foremost downloads the following policy transactions:

New Business (NBS)	Cancellations (XLC)
Renewal Business (RWL)	Reinstatement (REI)
Endorsement (PCH)	

A note about Renewals:

Mobile Home: (Owner occupied and tenant only) Approximately 60 days prior to the policy renewal date, a renewal quote is sent to the insured. This renewal quote is not an actual transaction on our system, and therefore will not download. Additionally, there is no renewal expiration notice that is downloaded if the insured does not accept the renewal by the policy effective date. Once the insured has accepted the quote by remitting the first payment, a renewal transaction is generated on our system. This transaction will download as a renewal.

All Others: All other Foremost products have what is called “assumptive renewals:” that is, a renewal transaction is processed between 60 and 90 days prior to the policy expiration date. This renewal transaction will download.

NAIC CODES AND FOREMOST PRODUCT CODES

Foremost Product Code	Foremost Product Name	NAIC Code	Foremost Company
77	Travel Trailer	11185	Foremost Insurance Company
103	Mobile Home	11185	Foremost Insurance Company
104	Mobile Home	41513	Foremost Signature Insurance Company
105	Mobile Home	43699	American Federation Insurance
106 – Texas	Mobile Home	29254	Foremost County Mutual
255	Motor Home	11185	Foremost Insurance Company
276	Motorcycle/ ORV/ Snowmobile	11185	Foremost Insurance Company
381	Specialty Dwelling	11185	Foremost Insurance Company
444	Rental/Comm Mobile Home	11185	Foremost Insurance Company
601	Personal Watercraft	11185	Foremost Insurance Company
602	Family Boaters	11185	Foremost Insurance Company
TX	All except 381	29254	Foremost County Mutual
TX –381	Specialty Dwelling	41688	Foremost Lloyds of Texas
FP&C	Foremost Temporary documents	11800	If the Company on ID card is FP&C, The NAIC code is 11800

FOREMOST DOWNLOAD ADDRESS

To download with Foremost, you will need the following information:

Foremost IVANS Y account: FCOA

Foremost IVANS Batch Userid: DWNLOAD

Foremost IVANS Origination Address: IBM616FOREMOST

FOREMOST SPECIFIC (COMPANY UNIQUE) CODES

Below is a list of Foremost Specific (Company Unique) Codes, along with the code descriptions.

HOME – Mobile Home/Owner Occupied Specialty Dwelling

FIRE – Commercial Dwelling (Foremost Product 444, Specialty Dwelling types BA1, SP3, DP1 & DP3)

AUTO – Travel Trailer/Motor Home/Motorcycle

WATERCRAFT – Family Boaters/Personal Watercraft

	POLICY TYPE HRU01 Field
	Homeowner Form
BA	BASICS One Specialty Dwelling
SP	BASICS Three Specialty Dwelling
01	Foremost Classic ACV Specialty Dwelling
03	Foremost Classic CL Specialty Dwelling
04	Tenant Specialty Dwelling
06	Condominium Specialty Dwelling
BA	HO-A Texas Specialty Dwelling Homeowner
MH	Mobile Home
	Dwelling Fire Form
BA	BASICS One Specialty Dwelling
SP	BASICS Three Specialty Dwelling
BA	DP1 Texas Specialty Dwelling
SP	DP3 Texas Specialty Dwelling
MH	Mobile Home, Rental Mobile Home, and Commercial Mobile Home
SP	BASICS Six Specialty Dwelling
	AfW Codes Only
01	BASICS One and BASICS Three Specialty Dwelling
01	Classic ACV Specialty Dwelling
03	Classic CL Specialty Dwelling
MH	Mobile Home and Rental Mobile Home

ACORD CODE	HOMEOWNER Form Foremost Company Unique Cover Code Descriptions
ADPRL	Additional Peril Endorsement Form A
ADD	Accidental Death & Dismemberment
EQPBK	Equipment Breakdown
EXFLD	Exclusion of Flood
FLOOD	Flood Coverage
FRTFT	Fire & Theft
FTCA	Combined Additional Fire, Theft
FVREH	Full Value Replacement Cost Excluding Hail
FVRIH	Full Value Replacement Cost Including Hail
GAP	Lease/Loan Gap
GAP1	Broad Collision (Michigan No-Fault)
GPL	Guest Liability Protection
OS1	Other Structures (the number will increment if there are additional OS on the policy)
MACO	Matching Coverage
MCMRC	Marring Coverage Other Than Metal Roof Coverage
MEB	Medical Expense Benefit
PD	Property Damage Liability
PLAT	Platinum Package
PPFOR	Texas - Comprehensive Personal Property All Other States - Personal Property Replacement Cost
RCPL	Replacement Cost on a Partial Loss
REPAR	Repair Cost Payment Method
SALVG	Net Salvage
SRVLN	Service Line Coverage
TCOLL	Trip Collision
UOB	Unit Owners Building Property
UOBEC	Unit Owners Building Extended Coverage
VMM	Vandalism & Malicious Mischief
VPAPR	Valuable Papers & Records
WHDC	Hail and Windstorm Deductible

ACORD CODE	DWELLING FIRE Form Cover Code Descriptions
CCBVP	Increased Limit on Bullion/Valuable Papers
LLIAB	Landlord Liability
LLLED	Landlord Liability Including Lead
LLSRO	Landlord Expanded Personal Liability Coverage – Structures Rented to Others
LRENT	Loss of Rents
LRNTF	Loss of Rents – Fire
LRNTV	Loss or Rents - VM&M (Texas)
OS1	Other Structures (the number will increment if there are additional OS on the policy)
PPFLO	Personal Property Floater
THFTL	Limited Theft Coverage
TXPEC	Miscellaneous Property Schedule EC (TX)
TXPFI	Miscellaneous Property Schedule Fire (TX)
UNAOI	Unrelated Named Insured
WTRDM	Limited Water and Additional Peril
XTRIA	Certified Act of Terrorism - Excluded

ACORD CODE	WATERCRAFT Form Cover Code Descriptions
ACCES	Accessories – PWC
RCMAC	Amended Machinery Partial Loss Payment
TFTHD	Theft Hull Deductible

ACORD CODE	AUTO Form Cover Code Descriptions
ADD	Accidental Death & Dismemberment
ADDRR	Additional Residence Liability
ALEXP	Emergency Expense
ALRSK	All Risk Coverage
ATOWG	Towing and Roadside Assistance
BOATL	Limited Boat & Motor Coverage
CPLA	Comprehensive Personal Liability
ERQK	Earthquake
FCPL	Farmers CPL
FRTFT	Fire & Theft
FUNEX	Funeral Expense Benefit
HULL	Marine Hull Coverage
INFGD	Inflation Guard
LAC	Loss Assessment Earthquake
MEB	Medical Expense Benefit
MMEI	Michigan Motorhome Essential Insurance
OE	Optional Equipment
OS	Other Structures

PASSL	Passenger Liability
PASCL	Passenger Liability - Combined Single Limit
PEREF	Personal Effects
PL	CPL - Standard Protection
PPTFT	Personal Property with Theft
RCCC	Replacement Cost Comprehensive
RENTO	Rental to Others
RNTOC	Occasional Rental
RPPEF	Replacement Cost Personal Effects
SALVG	Net Salvage
SECTV	Secured Travel
SSBI	Supplemental Spousal Bodily Injury
TCOLL	Trip Collision
THEFT	Theft Extension
TODIS	Total Disability Benefit
TRLR	Trailer Coverage
UNDPD	Underinsured Motorist – PD
UNDSP	Underinsured Motorist – BI
VLIAB	Vacation Liability & Scheduled Medical Benefits
ACORD CODE	TAXES AND FEES Foremost Company Unique Cover Code Descriptions
CIGA	CIGA Tax
FLEMP	FL EMPA fee
CEASG	CA Earthquake Surcharge
NYFIR	NY Fire Fee
MUNTX	Municipal Tax
ORSCG	Oregon Surcharge
FIGA	FIGA
STTAX	State Tax
TAXFE	Unknown Tax or Fee
CNYTX	County Tax
MEPCG	Minimum Earned Premium Charge
MINCG	Min Prem Charge
TFTTX	Theft Tax