


LAWRENCE G. WASDEN
Attorney General

RICHARD B. BURLEIGH, ISB No. 4032
Deputy Attorney General
State of Idaho
Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4219
Facsimile: (208) 334-4298
richard.burleigh@doi.idaho.gov

Attorneys for the Department of Insurance


FILED
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Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO

In the Matter of:

FOREMOST INSURANCE COMPANY
GRAND RAPIDS, MICHIGAN

Certificate of Authority No. 278
NAIC ID No. 11185

Docket No. 18-2974-14

**ORDER AUTHORIZING
BLOCK NONRENEWAL**

On September 4, 2014, the Idaho Department of Insurance (Department) received from FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN (FOREMOST), notification of its intent to block nonrenew all of its commercial mobile home insurance policies delivered or issued for delivery in Idaho, which nonrenewal would affect approximately seven (7) policies covering Idaho insureds. FOREMOST represented that the policies will be nonrenewed at their natural expiration date, the earliest of which is April 11, 2015, and that FOREMOST will provide advance notice of the nonrenewals to affected policyholders in compliance with legal and policy provisions.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),


THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that FOREMOST is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial mobile home insurance policies delivered or issued for delivery in Idaho at their natural expiration dates, and in no event beginning sooner than January 2, 2015, which date is one hundred twenty (120) days from FOREMOST's notice to the Director. FOREMOST shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies.

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

DATED this 24th day of October, 2014.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

NOTIFICATION OF RIGHTS

This is a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See Idaho Code § 67-5246(4).*

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See Idaho Code § 67-5273.* The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 24th day of October, 2014, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Foremost Insurance Company Grand Rapids, Michigan
5600 Beech Tree Lane
Caledonia, MI 49316-0050

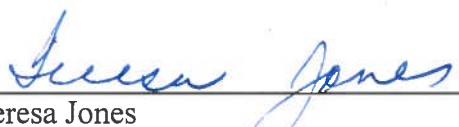
- first class mail
- certified mail
- hand delivery
- via facsimile

Foremost Insurance Company Grand Rapids, Michigan
Marie Wright, Regulatory Filings Administrator
P.O. Box 2450
Grand Rapids, MI 49501-2450

- first class mail
- certified mail
- hand delivery
- via facsimile

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
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P.O. Box 83720
Boise, ID 83720-0043

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Teresa Jones
Assistant to the Director