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Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**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;

FOREMOST SIGNATURE INSURANCE  
COMPANY, Certificate of Authority No.  
4139, NAIC ID No. 41513;

and

FOREMOST PROPERTY AND CASUALTY  
INSURANCE COMPANY, Certificate of  
Authority No. 2598, NAIC ID No. 11800.

Docket No. 18-3475-18

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about February 27, 2018, the Idaho Department of Insurance (“Department”) received notification from FARMERS INSURANCE GROUP, an insurer group that includes FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN; FOREMOST SIGNATURE INSURANCE COMPANY; and FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY (collectively, “the Companies”), of the Companies’ intent to block

nonrenew all commercial auto, commercial multi-peril, workers' compensation, and commercial umbrella insurance policies delivered or issued for delivery in Idaho. FARMERS INSURANCE GROUP represented that the contemplated block nonrenewal will affect approximately seven hundred seven (707) policies covering Idaho insureds, allocated among the Companies as follows:

Number and Type of Affected Policies by Company

	Foremost Insurance Company Grand Rapids, Michigan	Foremost Signature Insurance Company	Foremost Property and Casualty Insurance Company
Commercial Auto	6	17	9
Commercial Multi-peril	76	250	41
Workers' Compensation	191	46	38
Commercial Umbrella	11	19	3

FARMERS INSURANCE GROUP further represented that affected policies will be nonrenewed at their natural expiration, beginning September 15, 2018.

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 the Companies are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of their commercial auto,

commercial multi-peril, workers' compensation, and commercial umbrella insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately seven hundred seven (707) policies covering Idaho insureds as set forth above. The Companies shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after September 15, 2018. The Companies shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with Idaho law and with the notice provisions included in the Companies' applicable insurance policies.

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

DATED this 9<sup>th</sup> day of April, 2018.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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DEAN L. CAMERON  
Director

### NOTIFICATION OF RIGHTS

This Order constitutes 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 Director 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a 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 a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 10<sup>th</sup> day of April, 2018, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Farmers Insurance Group  
Victoria L. McCarthy  
Head of Regulatory Strategy and Analytics  
6301 Owensmouth Avenue  
Woodland Hills, CA 91367

- first class mail
- certified mail
- hand delivery

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

- first class mail
- certified mail
- hand delivery

Foremost Signature Insurance Company  
P.O. Box 2450  
Grand Rapids, MI 49501-2450

- first class mail
- certified mail
- hand delivery

Foremost Property and Casualty Insurance Company  
5600 Beech Tree Lane  
Caledonia, MI 49316-0050

- first class mail
- certified mail
- hand delivery

Idaho Industrial Commission  
Attn: Therese Ryan, Financial Specialist  
[Therese.Ryan@iic.idaho.gov](mailto:Therese.Ryan@iic.idaho.gov)

- first class mail
- certified mail
- email

Judy L. Geier  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery

  
Pamela Murray