

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

ORDER OF THE DIRECTOR

After consideration and review of the Missouri market conduct examination report of Foremost Insurance Companies including its subsidiary companies, Foremost Insurance Company Grand Rapids, MI, Foremost Signature Insurance Company, and Foremost Property & Casualty Insurance Company (hereinafter collectively referred to as "Foremost"), Missouri Market Conduct Examination report number 0603-07-TGT, I, W. Dale Finke, Director, Missouri Department of Insurance, Financial Institutions, and Professional Registration, pursuant to §374.205.3(3)(a), RSMo, do hereby adopt such report as filed.

After my consideration and review of such report, relevant workpapers, and any written submissions or rebuttals, the findings and conclusions of such report are deemed to be my findings and conclusions accompanying this order pursuant to §374.205.3(4), RSMo.

Foremost is hereby ORDERED to CURE the violations of law, regulations or prior orders revealed in such report and to take remedial action bringing the Company into compliance with the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

So adopted, found, concluded and ordered on this 30 of November, 2006.

W. Dale Finke, Director

Department of Insurance,

Financial Institutions, and Professional Registration

State of Missouri