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August 28, 2025

Steve Manders  
Deputy Commissioner for Insurance,  
Insurance Product Review  
Georgia Office of Insurance

RE: Foremost Insurance Company Grand Rapids, MI (NAIC # 11185)  
Personal Watercraft Program

Dear Steve,

This letter is to advise you of a change to our Foremost Insurance Company Grand Rapids, MI personal watercraft program.

We discontinued writing new business in the program countrywide over ten years ago. We plan to nonrenew the existing policies. The approximate number of policies in your state and the estimated premium are shown below.

Policy Type	Estimated # of Policies	Estimated Premium
Personal Watercraft	28	\$7,352

The first nonrenewal effective date will be February 1, 2026. All legal notice requirements will be met. As these are annual policies, we expect to complete the process one year later.

The nonrenewal notices will advise policyholders to contact their agents to discuss replacement coverage. Agents will be advised in advance of this change and will have the option to offer policyholders coverage in our Foremost Insurance Company Grand Rapids, MI Choice Marine program.

Please note that this transition does not impact our existing certificates of authority or licenses. Agent appointments will not be terminated, as agents will continue to have the ability to offer other types of products written by these entities.

Please let me know if you have any questions, I am available to discuss at your convenience.

Sincerely,

A handwritten signature in cursive script that reads "Victoria L. McCarthy".

Victoria L. McCarthy  
Head of Regulatory Strategy and Analytics