

**STATE OF MICHIGAN**  
**COURT OF APPEALS**

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DEBRA ILE, as Personal Representative of the  
estate of DARRYL ILE, and DEBRA ILE,  
Individually and on Behalf of Themselves and All  
Others Similarly Situated,

Plaintiff-Appellee,

v

FOREMOST INSURANCE COMPANY,

Defendant-Appellant.

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FOR PUBLICATION  
July 14, 2011

No. 295685  
Wayne Circuit Court  
LC No. 09-010741-CK

Before: CAVANAGH, P.J., and TALBOT and STEPHENS, JJ.

CAVANAGH, P.J. (*concurring*).

I concur in result only.

/s/ Mark J. Cavanagh