State of Idaho DEPARTMENT OF INSURANCE

BRAD LITTLE Governor DIVISION OF STATE FIRE MARSHAL 700 West State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Phone (208)334-4370 Fax (208)334-4375 Website: https://doi.idaho.gov DEAN L. CAMERON Director

Idaho Department of Insurance News Release For immediate release: June 16, 2021 Contact: Megan Dembi, 208-334-4312 <u>megan.dembi@doi.idaho.gov</u>



Post Falls Man Pleads Guilty to Insurance Fraud

BOISE, ID (*June 16, 2021*) – On Friday, June 11, 26-year-old Spencer St. Mars of Post Falls, ID pled guilty to one count of insurance fraud after filing a false claim and submitting a false bill of sale for his vehicle to his insurance company. St. Mars' brother, Jacob St. Mars, was driving the vehicle on March 29, 2018 when it was involved in a two-car collision at the intersection of US95 and Hayden Avenue in Hayden. The vehicle, which the title record shows was purchased by both brothers in 2016, was uninsured at the time of the crash.

In order to take advantage of his policy's new vehicle clause, Spencer St. Mars attempted to add the vehicle to his existing policy after the collision, stating that he and his brother purchased the vehicle on March 26, 2018. Spencer St. Mars then submitted a false bill of sale for the vehicle to support his false claim.

When questioned by investigators, Spencer St. Mars admitted to supplying the false bill of sale in order to be reimbursed for the cost of towing, and to avoid being fined by law enforcement for not insuring his vehicle. He was sentenced to one year of probation, 40 hours of community service, and restitution in the amount of \$740.48.

"When someone commits fraud, it drives up the cost of insurance for everyone else," said Dean Cameron, the Director of the Idaho Department of Insurance. "The DOI is dedicated to rooting out fraud to help protect Idaho consumers."

To learn more about insurance fraud or to file a report, visit www.doi.idaho.gov or call (208) 334-4250.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov.