

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

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**Idaho Department of Insurance News Release**

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**Falsified insurance claim results in felony conviction**

**BOISE ID** – Boise resident, Michelle Earl, filed a fraudulent claim against her renter's insurance policy to recover damages from a water loss. Her carrier, Homesite Insurance, reported the claim to Idaho Department of Insurance Investigators who discovered evidence revealing fraudulent activity. On October 21, 2016, Earl was sentenced for one count of insurance fraud.

Earl's renter's policy with Homesite Insurance was cancelled for nonpayment in May 2013. On September 1, 2013, water backed up in the crawl space of her home and flooded the downstairs. Earl then attempted to have her renter's policy reinstated and backdated to May 25. Homesite refused her request, so she purchased a new policy effective September 11.

Earl filed a claim against the new policy indicating her bed, bedding, and electronics were saturated with brown ground water. She reported the date of loss as September 13, 2013. DOI Investigators learned that the property owner reported the same loss to USAA as having occurred on September 1.

"Insurance fraud is a felony, and is a major contributor to rising insurance prices for everyone – insurance companies, policy holders, and consumers," says Department Director Dean Cameron. "Conservatively, fraud steals \$80 billion a year across all lines of insurance."

The Idaho Attorney General's Insurance Crimes Unit prosecuted this case. Earl was placed on three years' supervised probation and was ordered to perform 100 hours of community service. Restitution will be ordered at a later date.

**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 equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit [www.doi.idaho.gov](http://www.doi.idaho.gov).

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