

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

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Governor

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**DEAN L. CAMERON**  
Director

**BULLETIN NO. 25-02**

DATE: April 18, 2025  
TO: Property and Casualty Insurers Licensed to Write Property Insurance in Idaho  
FROM: Dean L. Cameron, Director  
SUBJECT: Mandatory Property Insurance Market Data Call

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**1. AUTHORITY**

Pursuant to the authority granted to the Director of the Idaho Department of Insurance (DOI) under Idaho Code §§ 41-219 (Examinations) and 41-247 (Inquiry powers), the DOI hereby issues this mandatory data call to insurers writing homeowners and dwelling fire property insurance business in the state of Idaho.

**2. PURPOSE**

The DOI is collecting detailed policy and claims information to conduct an analysis of the property insurance market within Idaho, specifically as it relates to wildfire. This data will enhance the Department's understanding of affordability, availability, market dynamics, and insurer exposures, enabling the DOI to fulfill its statutory obligations to regulate the insurance industry and protect consumers. The DOI has designated Insurance Services Office, Inc. (ISO), a Verisk business, as its agent for the collection and processing of data submitted in response to this bulletin.

**3. APPLICABILITY AND SCOPE**

This data call applies to all insurance groups and individual insurance companies (collectively "insurers") authorized to write homeowners and dwelling fire property insurance coverages in Idaho:

This data call applies only to insurers who meet either of the following criteria in 2022, which is consistent with the 2024 property and casualty market intelligence data call:

- Insurers that wrote over \$200 million in premium nationwide and have Idaho policies, or
- Insurers that wrote over \$1.5 million in premium within Idaho.

A list of required reporting entities will be provided to ISO. ISO will contact the companies required to respond to this data call.

#### **4. DATA REQUESTED**

Insurers are required to submit the data elements as specified in the DOI's *2025 Idaho Property Insurance Market Data Call Reporting Template*. This template, along with detailed instructions and data definitions, will be provided by the DOI's designated agent, ISO.

The data requested pertains to Idaho-specific exposures, premiums, claims, and related information for the period **January 1, 2018, through December 31, 2024**. Claims should be those reported as of **March 31, 2025**.

#### **5. REPORTING DEADLINE**

Completed data submissions, following the format specified in the reporting template and instructions, are due no later than **May 20, 2025**.

#### **6. REPORTING PROCEDURE**

- **Submission Method:** Data must be submitted electronically via Secure File Transfer Protocol (SFTP) directly to ISO. Email submissions will not be accepted.
- **Registration:** Insurers must register with ISO to obtain SFTP credentials and submission instructions if they do not already have an established SFTP process with ISO for catastrophe or other data reporting. Please contact ISO at to initiate registration or confirm existing credentials.
- **Reporting Template:** Insurers must use the *2025 Idaho Property Insurance Market Data Call Reporting Template* available from DOI or ISO.
- **Company Level Reporting:** Data must be submitted at the individual NAIC company code level. Group-level aggregate submissions are *not* permitted.
- **Zero Reporting:** Insurers subject to this data call that have no data responsive to the request (e.g., did not write the specified lines of business in Idaho during the reporting period) must still submit the reporting template indicating zero activity via the ISO SFTP process by the deadline.
- **Technical Questions:** Questions regarding the SFTP submission process, data template format, or technical specifications should be directed to ISO at [catastrophereporting@iso.com](mailto:catastrophereporting@iso.com).

## **7. CONFIDENTIALITY**

Sections 41-227, 48-801, and 74-107, Idaho Code, provide for the confidentiality of trade secret and examination information obtained by or disclosed to the Idaho Department of Insurance (DOI) and exempts such information from public disclosure under Idaho's public records law. To facilitate and coordinate the submission of the trade secret and confidential information obtained through the data call issued by the DOI, and to ensure the proper handling, protection, and return of such information, the DOI and its designated agent, ISO, have entered into confidentiality agreements consistent with the protections afforded under Idaho law. Therefore, the DOI has authorized ISO to collect data on its behalf, and such data will only be used as consented to by the Director in furtherance of the Director's duties pursuant to sections 41-247 and 41-219, Idaho Code.

## **8. COMPLIANCE**

Failure to provide a timely and complete response to this mandatory data call may subject the insurer to administrative action by the DOI, including penalties as provided under Idaho Code Title 41.

This Bulletin is not new law but is an agency interpretation of existing law, except as authorized by law or as incorporated into a contract. Requests for additional information or other inquiries regarding the scope, purpose, or requirements of this data call (excluding technical submission questions) should be directed to Shannon Hohl at [Shannon.Hohl@doi.idaho.gov](mailto:Shannon.Hohl@doi.idaho.gov), 208-334-4315.