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BULLETIN NO. 26-07

DATE:	July 1, 2026
TO:	Property and Casualty Insurers Offering Motor Vehicle Liability Insurance Policies in Idaho
FROM:	Dean L. Cameron, Director
SUBJECT:	Household Exclusions and Step-Down Provisions within Motor Vehicle Liability Insurance Policies - Idaho Code § 49-1212 (Reissuance of Bulletin 08-01)

Idaho Code § 49-1212(12) requires that any motor vehicle liability coverage above the statutory minimum (Idaho Code §§ 49-1229 and 49-117(18)) provide the same level of coverage for all insureds and anyone explicitly or implicitly permitted to operate the vehicle. Policy exclusions must not limit coverage so that designated individuals receive the policy maximum while others receive only the statutory minimum. Under § 49-1212(12), unless a person is specifically excluded under Idaho Code § 41-2510, insureds and permitted operators receive the policy's maximum coverage.

The exclusion authorized under Idaho Code § 49-1212, pursuant to § 41-2510, cannot take the form of a blanket household exclusion. Such an exclusion violates Idaho Code §§ 49-1229 and 49-1230.

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 this Bulletin can be directed to the Rates and Forms Section at 208-334-4250.