Part I – Agency Profile

Agency Overview

The Department of Insurance is a regulatory agency created to regulate the business of insurance in Idaho. State regulation of Idaho's insurance business began in 1901, and in 1961 the Insurance Code was expanded and recodified into Title 41, Idaho Code. When the Executive branch of state government was reorganized in 1974, the Department of Insurance became one of the 20 major departments of the Executive branch. The director of the department is appointed by the governor and is subject to confirmation by the state senate.

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code. The Department is organized into two divisions: the State Fire Marshal's Office and the Insurance Regulation Division.

The State Fire Marshal's Office participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention, investigation, and public education activities. The program involves fire prevention activities, fire/arson investigations, code enforcement, and the operation of the Idaho Fire Incident Reporting System. The State Fire Marshal's Office provides assistance to local fire agencies throughout the state.

The Department's Insurance Regulation Division consists of the following three regulatory bureaus: the Company Activities Bureau, the Consumer Services Bureau, and the Product Review Bureau. The Company Activities Bureau (CAB) monitors the financial condition of all insurance entities domiciled in the state of Idaho to assure that each complies with Idaho law and that the financial obligations of the company to its policyholders will be met. The CAB reviews all applications of insurers and qualifying self-funded healthcare plans seeking to do business in this state to determine eligibility for a certificate of authority to transact insurance or eligibility for registration as a self-funded healthcare plan. The CAB also licenses producers, adjusters, bail agents, third party administrators, and other licensees. The Consumer Services Bureau (CSB) researches consumer and industry complaints and provides assistance to consumers, the insurance industry, and law enforcement agencies on matters involving insurance contracts and potential violations of the insurance code. The CSB is also responsible for investigating criminal and civil violations of insurance laws and referring cases involving criminal or administrative violations of the Idaho Code to the Attorney General or appropriate county prosecutor when applicable. Within the CSB is Idaho's Senior Health Insurance Benefits Advisors (SHIBA) program that provides information, counseling, and assistance on Medicare coverage issues to Idaho's Medicare eligible citizens through a network of professional staff, over 100 volunteers, and a help line staffed to service Idaho consumers. The Market Oversight Bureau (MOB) reviews insurance policy and self-funded rates and forms. The MOB meets the effective rate review standards for individual and small group health insurance markets, retaining state-level regulatory authority. It also regulates title agents and performs market conduct analyses and examinations of insurers and self-funded plans domiciled in Idaho. The MOB supports the Idaho Health Insurance Exchange (Your Health Idaho) in fulfilling the plan management requirements and in reviewing and certifying health plans that meet the Qualified Health Plan (QHP) standards. The bureau monitors changes to federal and state law that affect health plans and implements any necessary updates to Idaho insurance laws, rules or written guidance.

The Office of the Attorney General provides four dedicated employees, three attorneys and one paralegal, to provide day-to-day legal services to the department. The Director's administration group provides oversight, guidance and strategic business partnerships to the Insurance Regulation and State Fire Marshal divisions. The fiscal section also collects premium taxes and audits insurance premium tax returns.

The main office of the Idaho Department of Insurance is located on the third floor of the JR Williams Building in Boise. The department also has offices in Pocatello, Idaho Falls, and Coeur d'Alene (CdA). The department has been appropriated 77.5 FTE (full time equivalent) personnel for FY 2026. The State Fire Marshal has six FTE in Boise, three FTE in Idaho Falls, and three in CdA. The Insurance Regulation Division has two SHIBA FTE in Pocatello and two SHIBA FTE in CdA.

While the department collects more than $100 million in premium taxes from insurance companies, none of those funds are used to support agency operations. The agency is funded entirely by fees collected for licensing insurance producers and companies doing business in Idaho.

Core Functions/Idaho Code

Insurance Regulation Division – Regulates the insurance industry in Idaho and assists public with insurance complaints and inquiries, investigates insurance fraud, reviews insurer rate and form filings, reviews qualifications of insurance agents/brokers and insurers seeking licensing to do business in Idaho, reviews financial solvency of insurers doing business in Idaho, and administers and collects insurance premium tax. Title 41, Idaho Code.

State Fire Marshal's Office – Assists local governmental entities and fire districts in fire investigation and prevention activities and is responsible for fire and life safety issues in state-owned buildings. Title 41, Chapter 2, Idaho Code.

Revenue and Expenditures

Revenue	FY 2022	FY 2023	FY 2024	FY 2025
Insurance Administrative Acct	$10,234,200	$10,408,400	$10,059,600	$10,333,700
Arson Fire & Fraud Acct	939,000	905,900	1,663,100	1,849,600
Federal Grant	442,900	501,500	507,800	517,400
Miscellaneous Revenue	14,000	13,000	63,000	14,000
Total	**$11,630,100**	**$11,828,800**	**$12,293,500**	**$12,714,700**
Expenditures	**FY 2022**	**FY 2023**	**FY 2024**	**FY 2025**
Personnel Costs	$5,381,000	$5,735,400	$5,756,400	$6,381,700
Operating Expenditures	2,017,600	2,274,100	2,453,900	2,770,000
Capital Outlay	106,800	61,800	101,800	410,900
Total	**$7,505,400**	**$8,071,300**	**$8,312,100**	**$9,562,600**

Note: Revenue figures for the insurance administrative account do not include tax premium revenue.

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2022	FY 2023	FY 2024	FY 2025
Company Activities Bureau				
Examinations performed	10	11	10	10
Adopt final examination reports within 18 months of the "as of" date	60%	80%	80%	100%
Companies admitted/listed	28	42	79	52
Companies withdrawn/suspended/revoked	14	9	18	9
Total companies regulated	2,316	2,329	2,387	2,413
Producer licensing applications received	40,536	35,296	35,233	38,634
Producer licenses issued	37,170	34,811	31,878	36,359
Continuing Ed courses approved	1,230	1,651	1,146	1,366
Premium taxes collected	$129,794,700	$134,381,000	$145,432,400	$158,541,100
Consumer Services Bureau				
Consumer Affairs – Complaints rec'd	958	890	782	848
Consumer Affairs – Inquiries	5,207	5,756	5,740	6,345
SHIBA – Client Contacts	8,881	9,634	9,422	11,168
SHIBA – Clients reached through media/outreach efforts	2,949	6,628	7,643	15,243
Investigations – New cases	382	562	742	812

Cases Managed and/or Key Services Provided	FY 2022	FY 2023	FY 2024	FY 2025
Investigations – Cases referred to AG (Includes Criminal and Administrative)	23	28	38	18
Investigations – Convictions	6	9	15	26
Market Oversight Bureau				
Policy Forms Filed	28,785	22,296	27,874	23,593
Title exams performed	39	42	38	30
State Fire Marshal				
Fire Investigations	203	213	198	189
Fire Code Inspections	546	861	728	586
Sprinkler Plan Reviews	766	640	783	640
Classes Taught	93	83	97	89

Licensing Freedom Act

Agencies who participate in licensure must report on the number of applicants denied licensure or license renewal and the number of disciplinary actions taken against license holders.

	FY 2022	FY 2023	FY 2024	FY 2025
PRODUCER (INCLUDING SURPLUS LINE BROKER)				
Total Number of Licenses	*160,586*	*164,937*	*182,354*	*200,552*
Number of New Applicants Denied Licensure	*0*	*0*	*3*	*23*
Number of Applicants Refused Renewal of a License	*0*	*0*	*0*	*3*
Number of Complaints Against Licensees	*42*	*56*	*58*	*54*
Number of Final Disciplinary Actions Against Licensees	*40*	*52*	*34*	*65*
BAIL AGENT				
Total Number of Licenses	*207*	*192*	*221*	*253*
Number of New Applicants Denied Licensure	*0*	*0*	*0*	*0*
Number of Applicants Refused Renewal of a License	*0*	*0*	*0*	*0*
Number of Complaints Against Licensees	*3*	*1*	*7*	*0*
Number of Final Disciplinary Actions Against Licensees	*0*	*0*	*1*	*1*
ADJUSTER				
Total Number of Licenses	*18,237*	*20,193*	*25,087*	*25,853*
Number of New Applicants Denied Licensure	*0*	*0*	*0*	*0*
Number of Applicants Refused Renewal of a License	*0*	*0*	*0*	*0*
Number of Complaints Against Licensees	*0*	*1*	*4*	*0*
Number of Final Disciplinary Actions Against Licensees	*0*	*1*	*0*	*0*
PUBLIC ADJUSTER				
Total Number of Licenses	*149*	*161*	*199*	*235*
Number of New Applicants Denied Licensure	*0*	*0*	*0*	*0*
Number of Applicants Refused Renewal of a License	*0*	*0*	*0*	*0*
Number of Complaints Against Licensees	*0*	*1*	*0*	*2*
Number of Final Disciplinary Actions Against Licensees	*0*	*1*	*0*	*0*

	FY 2022	FY 2023	FY 2024	FY 2025
PORTABLE ELECTRONICS INSURANCE VENDOR				
Total Number of Licenses	25	22	23	25
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
INDEPENDENT REVIEW ORGANIZATION				
Total Number of Licenses	17	15	16	19
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
LIFE SETTLEMENT PROVIDER OR BROKER				
Total Number of Licenses	61	62	66	72
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MANAGING GENERAL AGENT				
Total Number of Licenses	28	35	53	54
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	1	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE AGENT				
Total Number of Licenses	169	177	179	203
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	13	0	6	2
Number of Final Disciplinary Actions Against Licensees	0	2	0	4
REINSURANCE INTERMEDIARY				
Total Number of Licenses	0	0	0	2
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
THIRD PARTY ADMINISTRATOR				
Total Number of Licenses	367	381	380	427
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	3	2	18
Number of Final Disciplinary Actions Against Licensees	0	0	0	2
INSURER				
Total Number of Licenses	2,316	2,329	2,387	2413
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	496	604	733	772
Number of Final Disciplinary Actions Against Licensees	20	6	7	0
REINSURER				
Total Number of Licenses	48	67	78	81
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
AUTHORIZED SURPLUS LINE INSURER				
Total Number of Licenses	185	194	204	214
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	4	4	8	10
Number of Final Disciplinary Actions Against Licensees	0	2	0	0
COUNTY MUTUAL INSURER				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FRATERNAL BENEFIT SOCIETY				
Total Number of Licenses	16	16	17	18
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	3	1
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
HOSPITAL / PROFESSIONAL SERVICE CORPORATION				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	3	2	4
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SELF-FUNDED HEALTH CARE PLAN				
Total Number of Licenses	16	16	16	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
RISK RETENTION GROUP				
Total Number of Licenses	93	96	100	108
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PURCHASING GROUP				
Total Number of Licenses	256	244	248	250
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PETROLEUM CLEAN WATER TRUST				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PHARMACY BENEFIT MANAGER				
Total Number of Licenses	0	47	54	54
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	28
Number of Final Disciplinary Actions Against Licensees	0	0	0	1

	FY 2022	FY 2023	FY 2024	FY 2025
RATING ORGANIZATION				
Total Number of Licenses	9	9	10	11
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
ADVISORY ORGANIZATION				
Total Number of Licenses	14	15	15	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FIREWORKS WHOLESALER OR IMPORTER				
Total Number of Licenses	41	42	33	35
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FIRE PROTECTION SPRINKLER CONTRACTOR				
Total Number of Licenses	92	98	90	92
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	2	1
Number of Final Disciplinary Actions Against Licensees	0	0	1	1
FIRE PROTECTION SPRINKLER FITTER				
Total Number of Licenses	84	99	84	92
Number of New Applicants Denied Licensure	0	1	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

Part II – Performance Measures

Performance Measure		FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Goal 1 *Company Activities Bureau: To efficiently ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.*						
1. Review company applications within 60 days of complete application.	actual	93%	98%	98%	97%	
	target	*100%*	*100%*	*90%*	*90%*	*90%*
2. Issue producer license within five business days of date application is received.	actual	95%	98%	98%	99%	
	target	*90%*	*90%*	*90%*	*90%*	*90%*
Goal 2 *Consumer Services Bureau: To protect the public from unfair and illegal practices involving insurance by providing counseling and assistance to insurance consumers and investigating allegations of insurance code violations.*						
3. Complete and close consumer complaints within 60 days.	actual	95%	96%	N/A	N/A	
	target	*90%*	*90%**	*N/A*	*N/A*	*N/A*
4. Complete and close consumer complaints within 45 days.	actual	N/A	N/A	95%	94%	
	target	*N/A*	*N/A*	*80%**	*80%*	*80%*
5. Index and assign fraud referrals within 90 days of receipt.	actual	N/A	N/A	100%	100%	
	target	*N/A*	*N/A*	*100%*	*100%*	*100%*
6. Acknowledge receipt of at least 80% of consumer and industry complaints within 2 business days.	actual	N/A	N/A	97%	97%	
	target	*N/A*	*N/A*	*80%*	*80%*	*80%*
Goal 3 *Market Oversight Bureau: To effectively review insurance policy rates and forms for compliance with Idaho law while not unduly delaying the introduction of new products to the marketplace.*						
7. Respond to company rates and forms filings within on average 10 business days.	actual	88%	88%	80%	93%	
	target	*90%*	*90%*	*90%*	*90%*	*90%*
8. Perform NAIC Level 1 market analyses of identified companies.	actual	48%	48%	93%	94%	
	target	*100%*	*100%*	*90%*	*90%*	*90%*
Goal 4 *State Fire Marshal Office: To investigate fires and assist in the prosecution of arson claims at the request of local units of government.*						
9. Respond to requests for fire investigation assistance within 12 hours.	actual	100%	100%	100%	100%	
	target	*100%*	*100%*	*100%*	*100%*	*100%*

Performance Measure Explanatory Notes

* Starting with FY 2024, goal adjusted to resolving 80% of complaints within 45 days.

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