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 National Emergency Response Information 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 three dedicated employees, two 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 2023	FY 2024	FY 2025	FY 2026
Insurance Administrative Acct	$10,408,400	$10,059,600	$10,333,700	$12,405,900
Arson Fire & Fraud Acct	905,900	1,663,100	1,849,600	347,900
Federal Grant	501,500	507,800	517,400	504,800
Miscellaneous Revenue	13,000	63,000	14,000	21,000
Total	**$11,828,800**	**$12,293,500**	**$12,714,700**	**$13,279,600**
Expenditures	**FY 2023**	**FY 2024**	**FY 2025**	**FY 2026**
Personnel Costs	$5,735,400	$5,756,400	$6,381,700	$6,885,600
Operating Expenditures	2,274,100	2,453,900	2,770,000	2,417,000
Capital Outlay	61,800	101,800	410,900	191,000
Total	**$8,071,300**	**$8,312,100**	**$9,562,600**	**$9,493,600**

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

Profile of Cases Managed and/or Key Services Provided

Company Activities Bureau

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Examinations performed	11	10	10	6
Adopt final examination reports within 18 months of the "as of" date	80%	80%	100%	100%
Companies admitted/listed	42	79	52	54
Companies withdrawn/suspended/revoked	9	18	9	11
Total companies regulated	2,329	2,387	2,413	2,430
Producer licensing applications received	35,296	35,233	38,634	42,554
Producer licenses issued	34,811	31,878	36,359	42,149
Continuing education courses approved	1,651	1,146	1,366	1,105
Premium taxes collected	$134,381,000	$145,432,400	$158,541,100	$173,795,182

Consumer Services Bureau

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Consumer Affairs – Complaints rec'd	890	782	848	1,077
Consumer Affairs – Inquiries	5,756	5,740	6,345	6,845

SHIBA – Client Contacts	9,634	9,422	11,168	13,173
SHIBA – Clients reached through media/outreach efforts	6,628	7,643	15,243	16,728
Investigations – New cases	562	742	812	828
Investigations – Cases referred to AG (Includes Criminal and Administrative)	28	38	18	47
Investigations – Convictions	9	15	26	39

Market Oversight Bureau

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Policy Forms Filed	22,296	27,874	23,593	22,223
Title exams performed	42	38	30	33

State Fire Marshal

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Fire Investigations	213	198	189	168
Fire Code Inspections	861	728	586	774
Sprinkler Plan Reviews	640	783	640	898
Classes Taught	83	97	89	82

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.

PRODUCER (INCLUDING SURPLUS LINE BROKER)

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	*164,937*	*182,354*	*200,552*	*227,093*
Number of New Applicants Denied Licensure	*0*	*3*	*23*	*0*
Number of Applicants Refused Renewal of a License	*0*	*0*	*3*	*143*
Number of Complaints Against Licensees	*56*	*58*	*54*	*54*
Number of Final Disciplinary Actions Against Licensees	*52*	*34*	*65*	*80*

BAIL AGENT

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	*192*	*221*	*253*	*284*
Number of New Applicants Denied Licensure	*0*	*0*	*0*	*0*
Number of Applicants Refused Renewal of a License	*0*	*0*	*0*	*8*
Number of Complaints Against Licensees	*1*	*7*	*0*	*3*
Number of Final Disciplinary Actions Against Licensees	*0*	*1*	*1*	*0*

ADJUSTER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	20,193	25,087	25,853	28,707
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	67
Number of Complaints Against Licensees	1	4	0	3
Number of Final Disciplinary Actions Against Licensees	1	0	0	0

PUBLIC ADJUSTER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	161	199	235	276
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	2	0
Number of Final Disciplinary Actions Against Licensees	1	0	0	0

PORTABLE ELECTRONICS INSURANCE VENDOR

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	22	23	25	27
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	15	16	19	17
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	62	66	72	74
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	35	53	54	71
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	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

TITLE AGENT

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	177	179	203	211
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	6	2	4
Number of Final Disciplinary Actions Against Licensees	2	0	4	1

REINSURANCE INTERMEDIARY

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	0	0	2	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

THIRD PARTY ADMINISTRATOR

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	381	380	427	413
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	2	18	83
Number of Final Disciplinary Actions Against Licensees	0	0	2	1

INSURER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	2,329	2,387	2413	2430
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	604	733	772	933
Number of Final Disciplinary Actions Against Licensees	6	7	0	0

REINSURER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	67	78	81	90
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	194	204	214	217
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	8	10	11
Number of Final Disciplinary Actions Against Licensees	2	0	0	0

COUNTY MUTUAL INSURER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	16	17	18	20
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	1	1
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

HOSPITAL / PROFESSIONAL SERVICE CORPORATION

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	1	1	1	0
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	2	4	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

SELF-FUNDED HEALTH CARE PLAN

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	16	16	16	17
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	3
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

RISK RETENTION GROUP

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	96	100	108	111
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	244	248	250	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	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

PETROLEUM CLEAN WATER TRUST

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	47	54	54	57
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	28	99
Number of Final Disciplinary Actions Against Licensees	0	0	1	0

RATING ORGANIZATION

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	9	10	11	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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	15	15	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

FIREWORKS WHOLESALER OR IMPORTER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	42	33	35	40
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

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	98	90	92	106
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	2	1	0
Number of Final Disciplinary Actions Against Licensees	0	1	1	0

FIRE PROTECTION SPRINKLER FITTER

Cases Managed and/or Key Services Provided	FY 2023	FY 2024	FY 2025	FY 2026
Total Number of Licenses	99	84	92	87
Number of New Applicants Denied Licensure	1	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

Part II – Performance Measures

Goal 1 - Company Activities Bureau: To efficiently ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.

Performance Measure		FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
1. Review company applications within 60 days of complete application.	actual	98%	98%	97%	96%	
	target	*100%*	*90%*	*90%*	*90%*	*90%*
2. Issue producer license within five business days of date application is received.	actual	98%	98%	99%	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.

Performance Measure		FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
3. Complete and close consumer complaints within 45 days.	actual	96%*	95%	94%	87%	
	target	90%*	*80%*	*80%*	*80%*	*80%*
4. Index and assign fraud referrals within 90 days of receipt.	actual	N/A	100%	100%	100%	
	target	*N/A*	*100%*	*100%*	*100%*	*100%*
5. Acknowledge receipt of consumer and industry complaints within 2 business days.	actual	N/A	97%	97%	89%	
	target	*N/A*	*80%*	*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.

Performance Measure		FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
6. Respond to company rates and forms filings within on average 10 business days.	actual	88%	80%	93%	91%	
	target	*90%*	*90%*	*90%*	*90%*	*90%*
7. Perform NAIC Level 1 market analyses of identified companies.	actual	48%	93%	94%	100%	
	target	*100%*	*90%*	*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.

Performance Measure		FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
8. 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:

* FY 2023 goal was to close 90% of consumer complaints within 60 days. Starting FY 2024, goal was adjusted to resolving 80% of complaints within 45 days.

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