

State of Idaho
DEPARTMENT OF INSURANCE

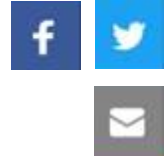
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DEAN L. CAMERON
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Idaho Department of Insurance News Release

For immediate release: April 13, 2022
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Caldwell insurance agent falsified policy items to increase commissions

BOISE, ID (April 13, 2022) – Effective April 11, 2022, the Idaho Department of Insurance revoked the insurance producer license of Eva L.C. Bowman for ten violations of the Idaho Insurance Code.

Ms. Bowman’s primary affiliation was Allstate Insurance. She admitted to writing scheduled personal property (SPP) items onto homeowner and renters’ policies without the customer’s knowledge or consent, resulting in the insureds paying premiums for items they did not own. Because of Bowman’s agency agreement with Allstate, adding SPP to policies directly affected the agency’s overall item count, which increased the agency compensation. Some items were legitimately added to policies, yet Ms. Bowman failed to include accurate descriptions and valuations for the items, causing the consumers to be underinsured. This lack of detail and proper valuation could have caused harm to the insureds if they had suffered an actual loss and made a claim.

“This dishonest practice caused financial harm to insureds by having them pay for insurance on items they did not own and had no insurable interest,” said Idaho Department of Insurance Director Dean Cameron. “We encourage all consumers to carefully review their applications and policies. Contact your agent or the Department of Insurance Consumer Affairs if you have questions or concerns.”

In addition to Ms. Bowman’s insurance producer license being revoked, an administrative penalty of \$15,000 was imposed on her by the Idaho Department of Insurance. This order can be read in its entirety on the Department [website](#).

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 serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.

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