

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Oneida County man convicted of insurance fraud

BOISE, ID (February 5, 2025) – The Idaho Department of Insurance (DOI) has announced that Ty McMillan, of Malad City, was convicted on December 20, 2024, of one count of insurance fraud under Idaho Code 41-293(1)(c) in Oneida County, Idaho.

In April 2019, McMillan, the owner of TMJ Builders LLC, rented a 2007 Caterpillar excavator from a Pocatello business. The excavator was not placed on his commercial insurance policy with Farm Bureau/Western Community Insurance at the time.

On May 2, 2019, the excavator was damaged while being used for construction purposes for TMJ Builders LLC. The next day, McMillan added the excavator to his Farm Bureau policy without disclosing it had been damaged.

On July 11, 2019, McMillan filed a claim with Farm Bureau Insurance for the damage to the excavator, reporting the date of loss as July 6, 2019. Farm Bureau paid the rental company \$100,000 for the damage to the equipment. Later, Farm Bureau obtained information that the damage to the excavator may have occurred prior to the insurance policy going into effect. An investigation by the DOI's fraud unit confirmed that the Caterpillar was damaged prior to the insurance policy going into effect; McMillan had intentionally misrepresented the date of loss to Farm Bureau in order to obtain an insurance benefit to which he was not entitled.

McMillan was given a six-year prison sentence which was suspended in lieu of six years of supervised probation. In addition to a \$1,000 fine and court costs of \$245.50, McMillan was ordered to pay restitution in the amount of \$139,357.87 to Farm Bureau Insurance Company. The amount of restitution includes interest on the original payment.

“Insurance fraud is never a victimless crime,” said Director Dean Cameron. “Foolish actions like these cost Idahoans their hard-earned money, causing insurance premiums to increase for everybody. I appreciate the hard work of our fraud investigators for holding this individual accountable for his actions.”

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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.