

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

**BRAD LITTLE**  
Governor

700 West State Street, 3rd Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Phone 208-334-4250  
Fax 208-334-4398  
Website: <https://doi.idaho.gov>

**DEAN L. CAMERON**  
Director

**Idaho Department of Insurance News Release**

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Contact: Julie Robinson, 208-334-4312

[Julie.Robinson@doi.idaho.gov](mailto:Julie.Robinson@doi.idaho.gov)



## **Nampa woman convicted of insurance fraud for false disability claim**

**BOISE, ID (February 18, 2025)** – The Idaho Department of Insurance (DOI) has announced that Natali Congleton, of Nampa, was convicted on February 3, 2025, of one count of insurance fraud under Idaho Code 41-293(1)(c) in Canyon County, Idaho.

On November 22, 2021, Natali Congleton obtained a personal loan from a financial institution. She purchased a credit disability insurance plan as part of the loan, which would cover the loan payments if Congleton became disabled.

On March 21, 2022, Congleton filed a claim with the financial institution and the insurance company that she was disabled and unable to work. The financial institute told Congleton that she was required to have a completed employer’s statement and a completed attending physician’s statement as part of the insurance claim – both of which required a signature from the employer and the physician. On May 4, 2022, Congleton provided the financial institution two signed claim forms.

An investigation by the DOI’s fraud unit confirmed that the signatures on the claim documents from the employer and the physician had both been forged. Congleton had intentionally submitted false documents in order to obtain an insurance benefit to which she was not entitled.

Congleton was sentenced to three years in prison which was suspended in lieu of supervised probation. Her sentence included 30 days of discretionary jail time and a \$250 fine. Congleton had already served over 60 days in jail after she was arrested in Nevada for her no-bail warrant regarding this case.

“Insurance fraud is never a victimless crime. Idahoans pay for insurance fraud in the form of higher insurance costs,” said Director Dean Cameron. “Those who abuse the system should be held accountable for their actions. The hard work of our investigations unit and all who participated in the prosecution of this case are to be commended.”

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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](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).