

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Idaho Department of Insurance issues property insurance market data call

BOISE, ID (April 22, 2025) – The Idaho Department of Insurance (DOI) has posted [Bulletin 25-02](#) to issue a data call to insurers writing homeowners and dwelling fire property insurance business in the state of Idaho.

The DOI is collecting detailed policy and claims information to conduct an analysis of the property insurance market within Idaho, specifically as it relates to wildfire. The Department is aware of companies increasing premiums, changing coverages, and pausing or ceasing writing in some areas of the state due to wildfire risk. This data call applies to all insurance companies authorized to write homeowners and dwelling fire property insurance coverages in Idaho.

This data will enhance the Department's understanding of affordability, availability, market dynamics, and insurer exposures, enabling the DOI to fulfill its statutory obligations to regulate the insurance industry and protect consumers.

"In 2023, Idaho had 91 property insurance companies in the state," said Idaho DOI Director Dean L. Cameron. "Today, roughly 22-25 of those companies have nonrenewed some, or all of their policies, partially due to wildfire concerns, and leaving some homeowners without property insurance. We regularly receive calls from consumers who are concerned about their coverage. We believe this data call will offer insight to our Department on how best to address the hardening personal property market in order to protect consumers and encourage carriers to stay in Idaho."

The Department of Insurance remains committed to its mission of consumer protection and fostering a stable, competitive insurance marketplace. This data analysis will inform the DOI's efforts to ensure Idahoans can secure the coverage they need to protect their homes and financial well-being, while also working to maintain a healthy insurance market for insurers.

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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 contact Shannon.Hohl@doi.idaho.gov.