

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Post Falls Woman Sentenced for Insurance Fraud

BOISE, ID (October 31, 2025) – On July 9, 2025, a Post Falls jury found Michelle Stone guilty of two felony counts of insurance fraud. The Idaho Department of Insurance Fraud Unit investigated the fraud.

Stone's conviction stems from her report of an alleged burglary to the Post Falls Police Department. Stone then filed a fraudulent-insurance claim with Allstate Insurance and supplied photographs to support the alleged burglary. Investigators determined that the photographs Stone provided were taken after the reported burglary date.

On October 14, 2025, the Kootenai County District Court sentenced Stone to:

- Up to five years in prison, suspended in favor of supervised probation
- 150 hours of community service
- Payment of court costs, fines, and restitution

"This case demonstrates the importance of thorough investigation and cooperation between law enforcement and the Department of Insurance," said Dean Cameron, Director of the Idaho Department of Insurance. "Insurance fraud is a serious crime that affects every honest policyholder through higher premiums."

The Idaho Department of Insurance encourages anyone who suspects insurance fraud to report it online at doi.idaho.gov or by calling 1-866-939-7226.

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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.