

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Middleton Man Sentenced for Insurance Fraud

BOISE, ID (January 22, 2026) – The Idaho Department of Insurance announced that Spencer W. Jones of Middleton, Idaho, was sentenced for committing insurance fraud.

On September 19, 2025, Jones pleaded guilty to one felony count of insurance fraud for reinstating his auto insurance after a collision and filing a claim using a false date of loss. The Department's Fraud Unit confirmed that the collision occurred prior to Jones reinstating his policy.

On December 1, 2025, the Ada County District Court sentenced Jones to:

- Three years in prison, to run concurrent with an unrelated active sentence.
- Payment of court costs, fines, and restitution.

“Fraud isn’t a victimless crime—it hurts our friends, families, and communities,” said Dean L. Cameron, Director of the Idaho Department of Insurance. “We will continue working with Idahoans to stop fraud and protect those who play by the rules.”

The Idaho Department of Insurance encourages anyone who suspects insurance fraud to report it at doi.idaho.gov or by calling (208) 334-4250.

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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.