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DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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DOI Fraud Unit Exposes Fake Invoice in Fire Claim

BOISE, ID (September 30, 2026) – The Idaho Department of Insurance (DOI) announced today that Justin Tate, of Rupert, Idaho, has been convicted of felony insurance fraud following an investigation by the Department’s Fraud Unit. Tate was found guilty by a Minidoka County jury on July 8, 2026.

The case began on August 5, 2023, when Tate filed a house fire claim with Farm Bureau Mutual Insurance Company after the total loss of his home located in Rupert. As part of the claims process, Tate later provided Farm Bureau with an invoice for \$10,657.19, which he claimed was issued by “Tates Rents” and covered tractor rental, labor, fuel, consumable items, and related charges.

Farm Bureau raised concerns about the authenticity of the invoice, prompting the DOI Fraud Unit to investigate. On September 26, 2024, investigators contacted Tates Rents to verify the document. The company confirmed the invoice was not theirs, provided a sample of legitimate invoices, and stated no rental account existed for Tate or the property address listed. The investigation further determined that Tate had not rented any equipment from the company.

Following Tate’s conviction, he was sentenced on September 22, 2026, in Minidoka County. The court imposed a three-year prison sentence, which was suspended in favor of three years of supervised probation. Tate was ordered to serve 10 days in jail and must pay restitution and associated fines.

“Our investigators work diligently to verify claims and safeguard Idaho consumers,” said Dean L. Cameron, Director of the Idaho Department of Insurance. “This conviction serves as a clear reminder that submitting false information to an insurance company is a serious crime with real consequences.”

The Idaho Department of Insurance reminds consumers that insurance fraud is a serious crime that impacts all Idahoans through increased premiums and resource strain on insurance providers. The Department remains committed to investigating fraudulent activity and protecting the integrity of Idaho’s insurance system.

For more information or to report suspected insurance fraud, visit the Idaho Department of Insurance website at doi.idaho.gov.

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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.