

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
Website: 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

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Insurance Fraud Investigation Leads to Conviction of Athol Man

BOISE, ID (October 19, 2026) – The Idaho Department of Insurance (DOI) announced that Christopher Spellman, of Athol, Idaho, has been sentenced following a conviction for insurance fraud stemming from a false vehicle damage claim.

On July 9, 2026, Spellman pleaded guilty to one count of insurance fraud. A DOI Fraud Unit investigation found that Spellman purchased a 2001 GMC Yukon with existing damage and later added the vehicle to his Viking Insurance policy with collision and comprehensive coverage.

Shortly after adding the vehicle to the policy, Spellman filed a claim alleging the Yukon had been vandalized, causing \$4,150 in damage. He claimed the vehicle had no prior damage.

The investigation determined the damage existed before Spellman purchased insurance coverage. Photographs from the previous owner showed the vehicle already had missing taillights, a damaged dashboard, and other preexisting damage when Spellman bought it.

On September 3, 2026, Spellman was sentenced in Kootenai County to three years in prison, suspended in favor of three years of probation. He was also ordered to complete 80 hours of community service and pay fines and restitution.

"Insurance fraud is a crime with real consequences," said Idaho Department of Insurance Director Dean L. Cameron. "The Department is committed to holding individuals accountable when they attempt to obtain insurance benefits through false statements."

The DOI Fraud Unit investigates suspected insurance fraud throughout the state and works with law enforcement and prosecutors to protect Idaho consumers.

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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.