

State of Idaho
DEPARTMENT OF INSURANCE

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Idaho Department of Insurance News Release

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Kuna Man Commits Fraud: Claimed Boat He Never Owned

BOISE, ID (October 22, 2026) – Idaho Department of Insurance (DOI) announced that Justin Moss of Kuna has been sentenced for insurance fraud following a fraud unit investigation.

On July 17, 2026, Moss pleaded guilty to two counts of insurance fraud. The charges stemmed from a claim he filed with Progressive Insurance after reporting that a Maravia Williwaw whitewater raft and personal property had been stolen. The claim sought payment of more than \$17,000.

The Department's investigation found that Moss never owned the raft. Investigators determined that Moss obtained the raft's serial number from the actual owner while the boat was listed for sale, but never purchased it. The owner later confirmed the raft had not been sold and remained in her possession.

On October 7, 2026, Moss was sentenced in Ada County to five years in prison, suspended in favor of five years of probation. He was also ordered to serve 60 days in jail and pay fines and restitution.

"Attempting to collect insurance benefits for property you do not own is fraud," said Dean L. Cameron, Director of the Idaho Department of Insurance. "This case highlights the value of careful investigation and strong partnerships in protecting Idaho consumers and insurers from fraudulent activity."

The DOI's Fraud Unit investigates criminal insurance fraud throughout Idaho and works with insurers and law enforcement agencies to protect Idaho consumers.

Anyone with information about suspected insurance fraud can contact the Idaho Department of Insurance Fraud Unit at 208-334-4319 or visit 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.