



A monthly newsletter brought to you by Idaho Department of Insurance – December 2023



Governor's Wildfire Roundtable



2024 Rulemaking



Producer Licensing Electronic Fingerprinting



Insurance Fraud Convictions



Stay Fire Safe this Holiday Season

Governor's Statewide Wildfire Roundtable

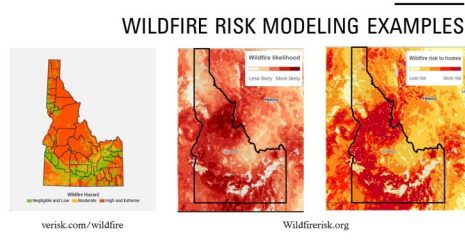
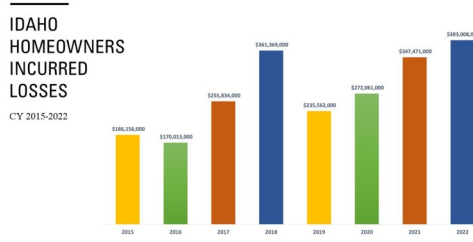


IMPACTS NATIONALLY

- Home insurers are insuring less and charging more.
- Carriers pulling out of states

IMPACTS IN IDAHO

- Carriers are withdrawing, or non-renewing business in some areas
- Established carriers are no longer writing new business in the wildland-urban interface (WUI)
- Companies are raising rates in response to perceived wildfire risks.
- Many carriers are using wildfire rating models that help them determine risk for both underwriting and rating.



Director Cameron participated in **Governor Little's Statewide Wildfire Roundtable** on November 29, 2023 to discuss wildfire effects on the property insurance market. He shared what is happening nationally and at the individual state level, including: carriers withdrawing from states like California and Colorado, recent rate filings for Idaho homeowners, what's being done in other states, and wildfire risk modeling examples.

The DOI is currently in discussions with the Insurance Institute for Business and Home Safety (IBHS) to present a burn demonstration for the NAIC Western Zone in Idaho in April 2024. Director Cameron also suggested legislation for a wildfire risk reinsurance and mitigation pool. The purpose of the pool would be to encourage carriers to stay in Idaho and to reduce wildfire risks and therefore property premiums. It is modeled after other state mitigation programs and Idaho's High Risk Reinsurance Pool. The roundtable was a productive discussion on the challenges our state faces with wildfires.

Administration



DOI has 9 notice of the adoption of pending rules that were published in the Idaho Administrative Bulletin 23-12 on December 6, 2023. Three of the pending rule notices include additional changes made in response to stakeholder comments. The full proposed rule texts were published in the Idaho Administrative Bulletin 23-09 on September 6, 2023 and held a public hearing on September 27, 2023 to receive comments on the proposed rulemaking.

[Idaho Administrative Bulletin 23-09](#)

Consumer Services

In November, DOI announced the sentencing of two individuals who were found guilty of insurance fraud under Idaho Code 41-293(1)(c).

Read the full press releases here:

- [Nampa woman found guilty of insurance fraud](#)
- [Boise woman found guilty of insurance fraud](#)



File an insurance fraud report with the DOI if you suspect a criminal act, such as filing a false or padded insurance claim, selling insurance without a license, or selling fake policies.

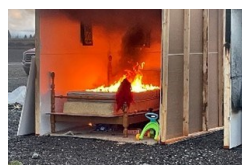
[Report Insurance Fraud](#)

Company Activities



Producer Licensing electronic fingerprinting is fully functional. Scheduling through Pearson Vue for fingerprinting appointments will begin mid-December. Please watch the Department's website for additional updates and information or contact our Licensing team. After an extended process of establishing information systems and satisfying FBI security protocols for background checks, we are pleased to announce the return of electronic processing. This will substantially increase the efficiency in obtaining a producer licensure as background verifications will become available in days versus weeks. Our vendor Pearson Vue and the Idaho State Police were pivotal in the process of restoring this service for our insurance producers and licensees.

State Fire Marshal



Deputies from the State Fire Marshal's Office attended 3 days of advanced fire investigation training sponsored by the Idaho Chapter of the International Association of Arson Investigators and hosted by the Kootenai County Emergency Management Office and Northern Lakes Fire District. Deputies also assisted with instructing and building burn cells for a 5-day Basic Fire Investigation class designed for firefighters and law enforcement officers seeking certification as a fire investigation technician.

Congratulations are in order for our very own Deputy Brian Owens, who was elected 2nd Vice President for the Idaho Chapter of the International Association of Arson Investigators. Deputy Owens will eventually progress through the leadership of the organization in the coming years, topped off with president of the chapter. Deputy Jason Blubaum is currently serving as the chapter's president.



Winter holidays are a time for families and friends to get together. But that also means a greater risk for fire. State Fire Marshal Knute Sandahl urges Idahoans to follow a few simple tips to help ensure a happy and fire-safe holiday season.

Facts:

- More than one-third of home decoration fires are started by candles.
- More than two of every five decoration fires happen because decorations are placed too close to a heat source.

Holiday decorating safety:

- Be careful with holiday decorations. Choose decorations that are flame resistant or flame retardant.
- Keep lit candles away from decorations and other things that can burn.
- Some lights are only for indoor or outdoor use, but not both.
- Replace any string of lights with worn or broken cords or loose bulb connections. Read manufacturer's instructions for number of light strands to connect.
- Use clips, not nails, to hang lights so the cords do not get damaged.
- Keep decorations away from windows and doors.
- Blow out lit candles when you leave the room or go to bed.
- Turn off all light strings and decorations before leaving home or going to bed.

Holiday entertaining safety:

- Test your smoke alarms and tell guests about your home fire escape plan.
- Keep children and pets away from lit candles.
- Keep matches and lighters up high in a locked cabinet.
- Stay in the kitchen when cooking on the stovetop.
- Ask smokers to smoke outside. Remind smokers to keep their smoking materials with them so young children do not touch them.
- Provide large, deep ashtrays for smokers. Wet cigarette butts with water before discarding.

We're Hiring!



If you're looking for a meaningful career that makes a difference, the Idaho Department of Insurance may be the right fit for you!

[View all current openings](#)



The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information visit doi.idaho.gov.

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