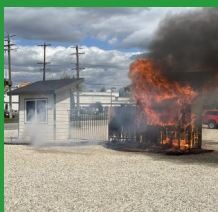




A monthly newsletter brought to you by Idaho Department of Insurance – May 2024



Wildfire Risk Forum



Premium Tax



Change Healthcare Cyberattack



Wildfire Risk Forum Burn Demo



Insurance Fraud Conviction

Idaho DOI Hosts Wildfire Risk Forum

The Idaho Department of Insurance, together with the National Association of Insurance Commissioners (NAIC) Western Zone and the Insurance Institute for Business & Home Safety (IBHS), hosted the first-ever Western Zone Wildfire Risk Forum on April 29-30, 2024, in Boise, Idaho. The forum was intended to educate and inform western policymakers on the impact of wildfire on the homeowner and commercial insurance markets.

Approximately 80 insurance regulators and policymakers participated in the event – the first of its kind for the NAIC.

Day one of the forum was hosted at the National Interagency Fire Center. Activities included:

- A panel discussion led by Idaho’s Insurance Director Dean Cameron with Hawaii Insurance Commissioner Gordon Ito, Texas Insurance Commissioner Cassie Brown, and Colorado Deputy Commissioner Jason Lapham. Each shared their perspective and lessons learned from recent large and destructive wildfires in their states.
- A burn demonstration by the IBHS, a nonprofit science and communications organization that is supported by insurers and companies. The burn featured a side-by-side look at fire behavior and showed the importance of immediate defensible space, comparing a fire-ready vs. not fire-ready structure.
- Governor Brad Little signed a proclamation declaring May as “Wildfire Preparedness Month.” He stated: “The unprecedented growth of the wildland-urban interface has elevated the need for coordinated education concerning how, where, and why wildfires burn as well as collaborative efforts to increase survivability of homes and property.”
- A panel discussion on community action with Director Brad Richy, Idaho Office of Emergency Management; Director Dustin Miller, Idaho Department of Lands, Megan Fitzgerald-McGowan, National Fire Protection Association/ Firewise USA; and Aitor Bidaburu, NIFC/U.S. Fire Administration.

Day two included technical training by the NAIC Catastrophe Modeling Center of Excellence and wildfire model vendors. Western Zone insurance regulators learned about incorporating wildfire science to understand and predict wildfire behavior, and how wildfire risk model research helps estimate damage and assess community vulnerability. They also heard from the insurance industry about their use of wildfire models.

“Idaho was honored to lead and host this event as we look for solutions to stabilize the property insurance market and help citizens protect their property. Ultimately, we want our citizens to have access to affordable coverage and avoid the insurance carrier withdrawals we have seen in other states,” said Director Cameron.

- News release: [“Idaho Department of Insurance Hosts Wildfire Risk Forum”](#)
- [Watch IBHS burn demonstration video on YouTube](#)
- AP News: [“Growing wildfire risk leaves states grappling with how to keep property insurers from fleeing”](#)



State Fire Marshal

Deputies from the State Fire Marshal’s Office were tasked with building structures for a side-by-side demonstration for the National Association of Insurance Commissioners Western Zone Meeting in April. The demonstration was a huge success, showing the benefits of constructing homes with modern building materials that are resilient to wildfire in addition to what homeowners can do to harden their existing home in an affordable way.



Premium Tax



Premium Tax staff saw a significant improvement in the percentage of surplus line brokers filing on time in 2024. Filings are due March 1 and subject to late filing penalties after April 1. Last year, only 77.31% of surplus line brokers filed before March 1, and 91.57% by April 1. This year, 90.10% filed by March 1 and 97.28% by April 1. This surge in compliance is the result of the excellent work by Idaho’s brokers, and a combination of efforts by the Department and Surplus Line Association of Idaho to enhance guidance. This included Premium Tax teaming with our Licensing section to send large volume reminders to all licensed brokers.

Change Healthcare offering free credit monitoring to Idahoans



The DOI issued a consumer alert updating consumers on the disruptions to healthcare services caused by the February 2024 Change Healthcare cyberattack. Anyone who is concerned they may have been impacted by the Change Healthcare cyberattack can sign up for free credit monitoring and identity theft protections for two years at <https://www.unitedhealthgroup.com/ns/health-data-breach.html>

[Read the full consumer alert](#)

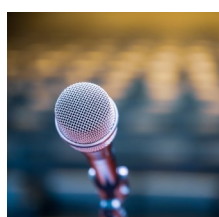
Consumer Services



On May 9, 2024, DOI announced that Jeri Kipper of Meridian, Idaho was sentenced on one count of felony insurance fraud under Idaho Code 41-293(1)(c).

News release: [Meridian woman sentenced for “crash and buy” insurance fraud in Canyon County](#)

1332 Reinsurance Waiver Annual Public Forum



The DOI held a public forum and accepted public comments regarding Idaho’s Section 1332 State Innovation Waiver on May 10, 2024.

- [Annual Public Forum for Idaho’s 1332 Waiver Presentation](#)
- [Reinsurance Innovation Waiver under Section 1332 of ACA](#)

Do you need life insurance?

Safeguarding the people who matter most is a timeless investment. Take a moment to review your coverage and make sure your loved ones are protected.

English: [Do you need life insurance?](#)

Spanish: [Necesita un seguro de vida](#)



Thanks for the kudos!



Here at the DOI, we always appreciate your feedback, like this email we recently received. Thank you for sharing!

“I just want to send you an unsolicited thank you. I think you and your team are doing a great job. I love that you come from an agent background and that you are always on top of fraud which affects

Join our team!



The DOI is seeking to fill a full-time, exempt **Examiner Financial Analyst 1, 2 or 3 (EFA)** to join our team of professionals! We are looking for an individual who understands the insurance industry, financial analysis, and a passion for consumer protection.

- [View all openings at the DOI careers page](#)



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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