



FORMER AGENT SENTENCED

Charged with insurance fraud

Following an investigation by the DOI Investigations Section, the insurance license of Zane Amy, Caldwell, was revoked, and he was sentenced for insurance fraud.

An audit by Farmers Insurance revealed that Amy had submitted false or altered documents so that his customers would receive premium discounts for which they did not qualify. Amy modified information to secure good student and other discounts. Customers were unaware of the modifications.

Amy's license was revoked in November 2013, and he was ordered to pay a \$5,000 administrative penalty. The order is available on the Department [website](#).

DOI investigators referred the matter to the Idaho Attorney General's Office for prosecution.

On August 8, 2016, Amy was sentenced on one count of insurance fraud and ordered to serve thirty days in jail. He was also ordered to perform fifty hours of community service, pay a \$2,500 fine plus court costs, and pay restitution to Farmers. He was granted a withheld judgment and placed on felony supervised probation for three years.



NEW DOI LOGO

The Department is pleased to unveil a new logo design reflecting our dedication to serving and protecting Idahoans throughout the state. Look for this image on publications developed by the DOI.



ASK THE DOI

Question: When does the State Fire Marshal get involved with fire investigations?

Pursuant to Idaho Code § 41-257, the State Fire Marshal is the Chief Arson Investigator for the state of Idaho and has the same responsibility and power as a county sheriff in arson investigations. He shall not, however, interfere in the operation or administration of any fire department or sheriff's office except in matters of fire prevention and arson investigation when requested by the local fire jurisdiction or sheriff's office, or upon receipt of a written and signed complaint of any person served by the local jurisdiction. The State Fire Marshal does not investigate fires at the request of insurance companies.

STATE FIRE MARSHAL

July heated up with several wildfires in Idaho. The Pioneer Fire quickly became the largest wildfire in the U.S., with resources being brought in from all over the country. State Fire Marshal Knute Sandahl met with the Incident Management Teams Operations Chief to receive a report focused on threatened communities and deployment of local resources to protect those affected by the blaze. "This is a great example of working together on a common goal," said Knute. Because of the great teamwork, only one small outbuilding in Lowman was destroyed.



LICENSING

The Licensing Section has streamlined its process of emailing license copies. Rather than sending individual emails for each license issued, we are now able to allow a batch print job to send all license copies for newly issued licenses twice daily. Sircon worked with us to match pertinent licensing maintenance information that we like to include for each specific license type. This was implemented just before our busiest season. Thank you, Sircon!

In July, the Licensing Section handled 1,622 applications and issued 1,480 licenses. Total licenses as of July 31st: 103,646.

CONSUMER AFFAIRS

Consumer Affairs Officers answer questions about insurance and handle consumer complaints. Early this year, some consumers began calling to complain about the health insurance they purchased for 2016. They found out the hard way that they did not buy what they thought they were buying. This is an opportune time to remind everyone of some key tips to keep in mind when buying insurance in Idaho:

- Be sure the agent or broker you are working with is licensed in Idaho to sell the type of insurance you are looking for. Verify the license by visiting the DOI website, www.doi.idaho.gov, or by calling to speak to a Consumer Affairs Officer.
- When shopping for insurance online, make sure you are actually purchasing "insurance" and check to make sure the company you are buying from is licensed in Idaho.

COMPANY ACTIVITIES

Examination reports were issued for each of the following companies for the period ending December 31, 2014, and can be accessed on our website:

- Associated Loggers Exchange
- Regence Blue Shield of Idaho, Inc.
- Willamette Dental of Idaho, Inc.

An order continuing the suspension for Triad Guaranty Insurance Corporation's certificate of authority was issued. Company Admissions had two applications withdrawn and registered a new charitable gift annuity provider in July.

SHIBA

26th Anniversary of the Americans with Disability Act (ADA) July 26, 2016

The ADA established that people of all ages with disabilities should experience equal opportunity, independent living, economic self-sufficiency, and full participation in all aspects of society. The ADA has made our communities more accessible and more inclusive.

SHIBA provides Medicare counseling to those individuals who qualify for Medicare benefits based on their disability. In 2015, SHIBA served 2,063 clients with disabilities. Eighteen percent of Medicare beneficiaries are under 65 with disabilities. The ADA National Network and its ten regional ADA Centers are one great tool for this work. Funded by the National Institute on Disability, Independent Living, and Rehabilitation Research, the ADA National Network provides a comprehensive "one-stop" resource for information, guidance, and training on the ADA.

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 www.doi.idaho.gov.