



DIRECTOR CAMERON AT NCOIL

Director Cameron joined NAIC members, state insurance department representatives, and NAIC staff at the National Conference of Insurance Legislators (NCOIL) annual meeting in November. NCOIL is comprised of committee chairs who handle insurance matters, and legislators with insurance backgrounds or who are otherwise interested in public policy issues surrounding the insurance industry.

Director Cameron was asked to discuss market trends, network adequacy, and surprise balance billing. NCOIL hosted a session specifically to engage the NAIC on a number of insurance matters impacting the states.



DOI IN THE NEWS



- **Finding a lost life insurance policy**
- **DOI website revamped to enhance accessibility**
- **Lithium battery warning**
- **SHIBA assists with Medicare open enrollment**
- **Give a smoke alarm for Christmas**

GOODBYE, GEORGIA



Georgia Siehl, Company Activities Bureau Chief and Chief Examiner, has announced her retirement from the Department of Insurance. Her last day with us will be January 31, 2017.

Georgia began working for the Department in 1993 as a financial examiner/analyst under Director Harry C. Walrath. She assumed the position of Bureau Chief in 2001 and led her staff to achieving NAIC accreditation in 2004, 2009, and 2015. Georgia has contributed greatly to the Department's mission. During her tenure, she has worked under ten different Directors. She takes with her years of experience and institutional knowledge that will be difficult to replace. We wish her the very best as she begins this new adventure.

ASK THE DOI

I found a life insurance policy in my mother's safe deposit box. I am unable to find the company or any contact information. Where do I go from here?

The DOI can help. We have a **tool** on our website to help policyholders find the company responsible for any life insurance policy issued in Idaho by an insurer that has changed names, is no longer in business, or has merged with another company.

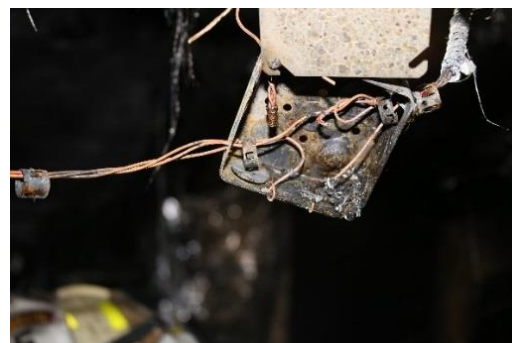
The **Historical Life Company Search** tool will show the history of how the company changed hands over time and provide contact information for the existing company.

Consumer Affairs Officers are available to assist people with their search. Call 334-4319 in the Boise area, or 800-721-3272 toll-free statewide.

STATE FIRE MARSHAL

Fire Marshal staff attended a three-day training session during the annual conference of the Idaho Chapter of the International Association of Arson Investigators. The training topic was Electrical Fires and Causes and was presented by Glen and Gwen Johnson for Q Global.com and Timberlake Fire Chief Bill Steele. Deputy Ivan Hibbert completed a two-year term as Chapter President. Deputy Verl Jarvie continues to serve as Chapter Treasurer, and Chief Deputy Tom Mroz will be serving as a regional law representative.

Membership and participation in this association is critical for collaboration, training, and building partnerships. This knowledge and information shared across the state helps to combat arson and aids in the determination of the causes of fires.



LICENSING

Most insurance in Idaho is written by insurance companies licensed and regulated by the DOI. But in the case of hard-to-place risks (high risk, requirement of higher limits, excessive loss history, specialty coverage, etc.), a Surplus Lines broker procures a policy from an eligible insurer that is neither licensed nor regulated in Idaho.

The Idaho Surplus Lines Association (SLA) is authorized to provide services to Surplus Lines brokers and the Department of Insurance under **IDAPA Rule 18.01.17 011 01**. Most states have a "stamping office" to provide these complicated tax services. The SLA coordinates Idaho premium taxes for Surplus Lines brokers and provides an online service to file affidavits for surplus lines transactions. Membership in the SLA is required of all agents holding the Surplus Lines license.

COMPANY ACTIVITIES

Company Activities registered four purchasing groups and adopted the Boise City Municipal Trust examination report for the period ending December 31, 2014. The examination reports for the period ending December 31, 2015, were adopted for three Northern Title Company of Idaho, Inc. licenses. All examination reports can be accessed on our [website](#).

OPEN ENROLLMENT

Our Consumer Affairs Officers frequently receive calls from consumers who purchased health insurance policies, or are considering purchasing policies, that do not qualify as ACA-compliant coverage. These policies frequently offer limited coverage or have pre-existing conditions. When shopping on your own, be careful to use the correct website: www.yourhealthidaho.org. A random Internet search may take you to a site that does not offer ACA-qualified plans.

Companies are required to notify consumers if plans do not qualify as minimum essential coverage. However, this notification is sometimes buried in the fine print of the policy and is easily overlooked. Remember, if it sounds too good to be true, it probably is.

Remember that open enrollment for 2017 will end January 31.

GIVING TREE

Department employees gathered toys, blankets, clothing, and other items for the Wednesday's Child program this holiday season. Many children placed in foster care are removed from their homes with only the clothes on their backs. They need basic necessities and other items to help them feel that someone cares. In keeping with the spirit of Christmas, DOI employees generously opened their hearts and their wallets to help provide for these children.



Merry Christmas ❄️ Happy New Year

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.