

FACTS & FIGURES

IDAHO DEPARTMENT OF INSURANCE – JANUARY 2016

DOI RULES AND LEGISLATION

Legislature is in Session

The Idaho Legislature is in session as of January 11, 2016. The Department of Insurance has three pending rules and will propose one piece of legislation.

- The proposed legislation makes three changes to insurance producer licensing: 1. Provides additional circumstances for termination of a nonresident license where the resident license has terminated in their home state. 2. Allows that a producer whose license was revoked may be prohibited from reapplication for one to five years. 3. Requires that an applicant whose producer licensing application was denied must wait at least one year before reapplying.
- Pertaining to self-funded employee health care plans – Seeks to amend Rule 27 to conform to code changes which provide additional clarity and remove some unnecessary language.
- Pertaining to schedule of fees, licenses and miscellaneous charges – This proposed rule seeks to amend the Department's fee rule: 1. Removes a fixed licensing exam fee of \$60 as applicants will pay the examiner directly. 2. Adds a licensing/renewal fee for public adjusters of \$80 as per Idaho Code. 3. Clarifies that registration of self-funded student health plans is subject to the licensing/renewal \$500 fee just like self-funded employer plans subject to registration. 4. Cleans up outdated and unnecessary language.
- Pertaining to long term care minimum standards – This rule clarifies and modifies the minimum inflation protection applicable to long term care partnership policies. The requirement was originally 5%, the new rule only requires the inclusion of an inflation rider and does not specify the rate.



SMART WOMEN, SMART MONEY

The DOI is a proud sponsor of and participant in the Smart Women, Smart Money conference. This year's all-day event will be held Friday, February 12, at the Boise Centre. Speakers from SHIBA, Investigations, and Consumer Affairs will present valuable information to conference attendees. The keynote speaker is Anne Beiler, founder of Auntie Anne's Pretzels.

Online registration is underway. Sign up today by clicking on the icon below.



AGENT LICENSE REVOKED

A Nampa insurance agent, Scott Randall Gropp, filed a false claim with Progressive Insurance following the theft of one of his children's vehicles. The policy had previously lapsed due to non-payment, and was renewed in an attempt to obtain money. Gropp's license was revoked and he was ordered to divest himself of all interest in his agency. The news release can be read in its entirety on the Department [website](#).

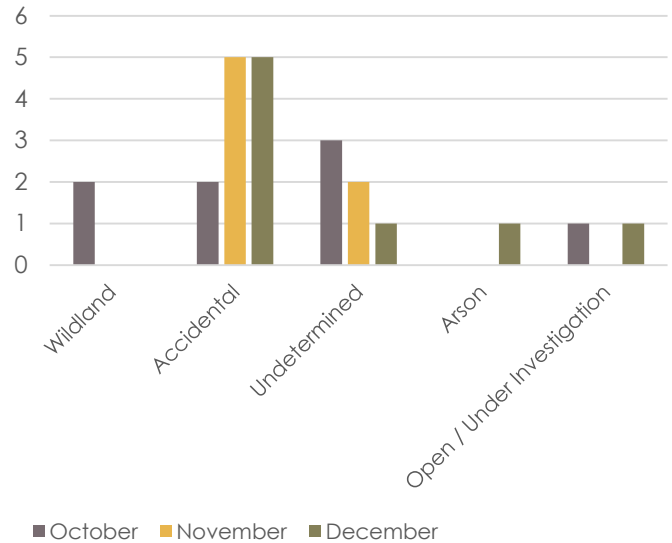
STATE FIRE MARSHAL

The year-long project of digitizing all fire sprinkler plans is complete. This major project exceeded all expectations and involved the rental of specialized equipment, use of temporary staff, and teamwork. The completion of this project enables us to immediately view and print plans dating back to the 1980s.



Nesha Pabst, Administrative Assistant, verified and codified sprinkler plans.

State Fire Marshal Investigations



LICENSING

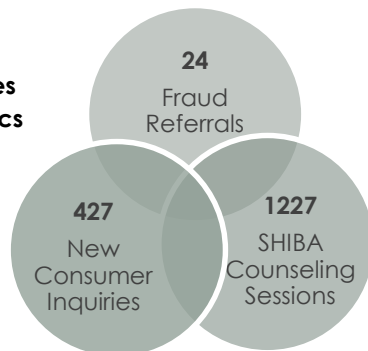
End of year report

- New licensees – 19,284
- Total active licenses – 101,549
- Applications processed – 21,902
- CE courses added or renewed – 2,275
- Total CE courses available – 4,500

CONSUMER SERVICES

Investigations received 333 reports of suspected fraud in 2015, a record number for the third year in a row. Reports of suspected fraud have increased by 15% in three years. The total number of active cases at the end of December was 95.

Consumer Services December Statistics



A Christmas-day fire in McCall brought investigators to the scene. Although the day was sunny, the thermometer read -8° F.

SCAM ALERT

Scammers are targeting clients of bail agents in Idaho by gathering names of defendants, calling them, and threatening that if they do not pay additional money for the bond, the bond will be revoked. The scammers say that an additional charge is owed that was not known until after the bond was posted. This scam targets people who are particularly vulnerable.

Anyone receiving a call from a scammer is encouraged to report the incident to the bail agent who posted the bond or to law enforcement.

As a reminder, never give out personal information over the phone, and never send additional bond money by Western Union or Money Gram.