



DEPARTMENT SEEKS COMMENTS

In response to **Executive Order 2017-06**, the Department of Insurance has begun to solicit comments from stakeholders regarding licensing and renewal processes.

Acting Governor Brad Little issued the Executive Order to ensure that state agencies review licensing processes to make certain they do not create unnecessary barriers to commerce or employment.

"The Department of Insurance is tasked with protecting the public through laws and rules associated with licensing and oversight," said Department Director Dean Cameron. "These laws and rules will be thoroughly reviewed to determine their necessity and whether the public interest could be better served by making changes."

A link on the home page of the Department website brings visitors to a page where comments may be submitted electronically.

Written comments will also be accepted. The opportunity to comment will close May 1, 2018.



DOI IN THE NEWS



- **Health insurance misconceptions**
- **Department seeks comments to licensing process**
- **Free Medicare workshop offered in McCall**
- **Emmet man sentenced for insurance fraud**

IDAHO SYRINGA GIRLS STATE



Alan Perry, Tom Mroz, Raven Moore

The Department was pleased to welcome Raven Moore, Nampa, who spent the day learning about the work that we do and understanding our agency's role in state government. Agency staff gave her an overview of how insurance is regulated, from processing licenses to assisting and protecting consumers.

Raven was a confident, outstanding young woman who did a splendid job of representing herself and the Girls State organization.

ASK THE DOI

How does the new travel insurance law affect you?

Travel insurance is coverage for personal risks that might occur during a planned trip. Examples of the types of covered losses include cancellation of a trip, loss of luggage, damage to rental vehicles, sickness, accident, or even death during travel. Travel insurance does not include major medical plans.

The purchase of travel insurance has come a long way since airport vending machine days. Travel insurance is now typically obtained from a travel agent at the time of ticket purchase.

A travel agent who is also authorized to offer travel insurance must provide the following information to prospective buyers:

- terms of coverage
- claim filing procedure
- cancellation procedure
- agent contact information

The new law specifically requires agents to explain to consumers that the purchase of travel insurance is not required in order to purchase other products or services from the travel retailer.

STATE FIRE MARSHAL

In cooperation with the Emmett Fire Department, Idaho State Fire Marshal Investigators conducted a four-day course of instruction in Basic Fire Investigation. Students from Emmett Fire Department; Gem County Fire District #1; Bureau of Alcohol, Tobacco, Firearms, and Explosives; and Bureau of Land Management participated in this classroom and hands-on investigation training.

Fire marshals staged burns in an abandoned building depicting frequently identified causes of fires. Students were then tasked with using their new knowledge to identify the point of origin, collection of evidence, and many other important factors in investigating a fire.



CAPITAL FOR A DAY



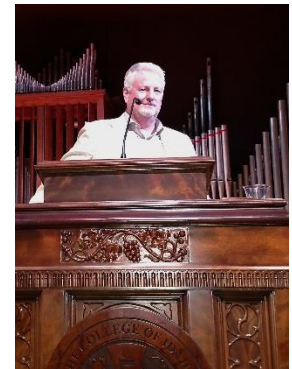
During Governor Otter's Capital for a Day visit to Hayden, Deputy Fire Marshal Jason Blubaum answered questions from local citizens concerning fire code and fire investigation-related issues. Governor Otter thanked Jason as he joined him for lunch.

LICENSING

New legislation updated the licensing requirements for travel insurance. As of July 1, 2017, wholesalers of travel insurance and their designated responsible licensed producers will be required to license as producers with the travel limited line. Individuals and retail agencies offering travel insurance directly to the consuming public will be authorized to disseminate insurance brochures and limited information under the authority of the wholesaler's license. Visit our [website](#) for information and FAQs.

CALDWELL SCAM JAM

The Idaho Scam Jam Alliance presented a fraud awareness and prevention conference at the College of Idaho in Caldwell. The Department is a founding member of the Alliance, participating with other state agencies and non-profit organizations. Department staff assisted participants with their questions and concerns throughout the day-long event. Brad Talbutt (pictured here), SHIBA Volunteer Services Coordinator, gave a presentation on Medicare Fraud; DOI Investigators gave a presentation on Insurance Fraud.



COMPANY ACTIVITIES

The following market conduct actions were recently entered by the Director:

- Order adopting regulatory settlement in the matter of Assurant, Inc.
- Order adopting regulatory settlement agreement in the matter of Riversource Life Insurance Company & Riversource Life Insurance Company of New York
- Order adopting a regulatory settlement agreement in the matter of National General Holding Corporation.

Nebraska Life Assurance Company and United Casualty and Surety Insurance Company were admitted into the state, as well as Arcadian Health Plan, Inc., which was admitted with stipulations. Blink Health Administration, LLC, and Fort Wayne Intermediaries, Inc., obtained non-resident TPA licenses in Idaho. The certificate of authority for American Network Insurance Company was revoked; the certificate of authority for Public Service Insurance Company was suspended; and the certificate of authority for Trenwick America Reinsurance Corporation was re-suspended for another twelve months.

Two financial examination reports were adopted in May and can be viewed on our [website](#).

The analysis section continues oversight of domestic insurers and regulated self-funded health plans. Several holding company filings are due annually on June 1 and require in-depth reviews.

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.