

FACTS & FIGURES

IDAHO DEPARTMENT OF INSURANCE – OCTOBER 2015

DIRECTOR SPEAKS TO NAIFA GROUPS

Observations from First 90 Days

Director Cameron addressed National Association of Insurance and Financial Advisors (NAIFA) meetings in Twin Falls and Boise. At the Boise meeting, he was joined by Elaine Mellon, Consumer Services Bureau Chief; Wes Trexler, Product Review Bureau Chief; Lisa Tordjman, Licensing Supervisor; and Lori Braseth, Investigations Supervisor, who shared highlights and stories from their individual sections.

Director Cameron reviewed events of his first three months on the job, including year-end fiscal

reports, new hires, wildfires, NAIC meetings, and rulemaking issues.

His vision for the Department is to continue to promote excellence in customer service by going above and beyond what is expected and pushing harder for Idahoans.



DOI IN THE NEWS

Fire Prevention, Workers' Comp, PACE Act, etc.

✓ Governor Otter signed a proclamation declaring October 4-10 as Idaho **Fire Prevention Week**. State Fire Marshal Knute Sandahl promoted the proper installation and maintenance of smoke alarms in every Idaho home.

✓ We announced an overall rate increase of 0.2 percent to **workers' compensation insurance rates** for 2016.

✓ **Medicare Annual Enrollment** began October 15 and will end December 7. Our SHIBA staff and volunteer counselors are available to assist Idaho consumers in understanding their options.

✓ We issued **Bulletin 15-05** clarifying the requirement of licensed insurance producers who used DBAs to file the appropriate forms and notifications with our office and the Secretary of State.

✓ We sent a news release **thanking Idaho's congressional delegation** for sponsoring and supporting the PACE Act which allows Idaho to retain the small employer definition of up to 50 employees for the purposes of health insurance.

NEW FACES, NEW PLACES

New Hire: Misty Gillum, Financial Technician in Fiscal, came to us from the IRS after service in both the Army and the Navy.

Promotion: Marie Pap, formerly of Licensing, is now Technical Records Specialist 2 with Examinations.

POCATELLO MAN SENTENCED FOR INSURANCE FRAUD

Jeffrey Zausch was sentenced for one count of insurance fraud. Sixth District Judge Robert Naftz gave him a withheld judgment, ordered him to perform 100 hours of community service, pay \$375 in restitution, pay a \$1,250 fine, and placed him on probation for three years.

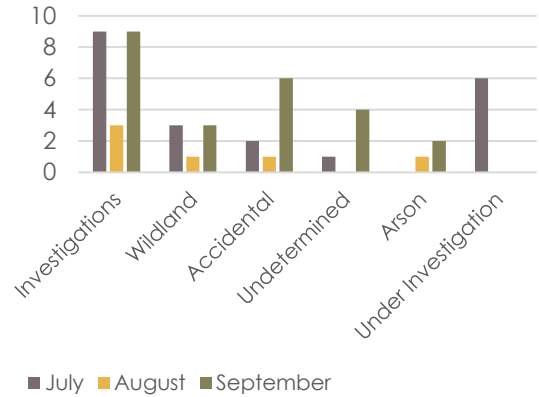
A DOI investigation discovered that Zausch modified his auto policy in an attempt to obtain coverage after a loss. Zausch was a former contestant on the reality show "Naked and Afraid."

AG News Release

STATE FIRE MARSHAL

A fire investigation involves cooperation and collaboration with many agencies or stakeholders. Each of these groups provides a unique set of skills and experience that are valuable in determining fire origin and cause. Dispatch provides on-scene contact information, first responders answer questions about injuries and damage, law enforcement is key if the fire was a criminal act, county prosecutors bring arsonists to trial, and private investigators provide unique resources that are not always available to the Fire Marshal's office.

State Fire Marshal Statistics



Left: Deputy Bill Steele examines a chimney and flue for indicators that it may be connected to the cause of this fire.

Right: Deputy Don Strong verifies fire growth of this wildfire and narrows down its area of origin.

LICENSING

Idaho was nominated as Regulator of the Year by members of SILA (Securities and Insurance Licensing Association), which is made up of other state insurance regulators and industry. Although we did not receive the award, the nomination is an endorsement by industry that we are doing things well and that they have confidence in the work that we do.

Fred Ostermeyer, a producer from north Idaho, has been appointed by Director Cameron to serve for a two-year period on the Continuing Education Advisory Committee.

- ✓ September is Licensing's busy time. They received 2,893 applications last month and reported 99,303 currently issued and active licenses.

COMPANY ACTIVITIES

The Director issued orders suspending a foreign insurance company's license and withdrawing a risk retention group's eligibility. Analysts continued to evaluate supplemental filings of Idaho domestic insurers and began reviewing holding company systems domiciled here.

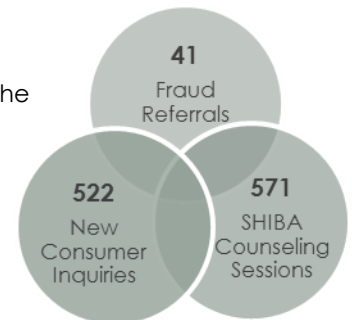
Both Examiner Financial Analysts, Eric Fletcher and Kelsey Patterson, completed the NAIC Property/Casualty Annual Statement Preparation course. Honalee Thomas, Examiner Financial Analyst Supervisor, completed the NAIC Statutory Accounting Principles course.

CONSUMER SERVICES

Amy Lambrecht, Consumer Affairs Supervisor, taught a law class in Coeur d'Alene for the Professional Bail Association on September 9. Lisa Tordjman, Licensing Supervisor, Rich Burleigh, Lead Deputy Attorney General, and Steve Bautista, Consumer Affairs Officer, participated on a panel.

Consumer Affairs Officers Sandy Metro and Eileen Mundorff were presenters for a Your Health Idaho producer webinar on September 17. Topics covered for the 97 participants included recent Department actions taken against producers for:

- Noncompliance with fiduciary responsibilities
- Misrepresentation and forgery
- Failure to keep license status information current with the Department



**Consumer Services
September Statistics**

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.