

Agency Summary And Certification

FY 2027 Request

Agency: Department of Insurance

280

In accordance with 67-3502 Idaho Code, I certify the included budget properly states the receipts and expenditures of the departments (agency, office, or institution) for the fiscal years indicated.

Signature of Department Director: Dean Cameron Date: 08/27/2025

			FY 2025 Total Appropriation	FY 2025 Total Expenditures	FY 2026 Original Appropriation	FY 2026 Estimated Expenditures	FY 2027 Total Request
Appropriation Unit							
Insurance Regulation			9,718,400	7,989,200	10,210,300	10,144,800	10,501,400
State Fire Marshal			1,936,900	1,573,200	1,882,800	1,872,400	1,779,500
Total			11,655,300	9,562,400	12,093,100	12,017,200	12,280,900
By Fund Source							
D	22910	Dedicated	8,983,200	7,471,800	9,457,100	9,396,200	9,733,200
D	22911	Dedicated	1,936,900	1,573,200	1,882,800	1,872,400	1,779,500
F	34800	Federal	735,200	517,400	753,200	748,600	768,200
Total			11,655,300	9,562,400	12,093,100	12,017,200	12,280,900
By Account Category							
Personnel Cost			7,304,900	6,381,600	8,059,500	7,983,600	8,415,500
Operating Expense			3,950,400	2,769,900	3,801,400	3,801,400	3,795,400
Capital Outlay			400,000	410,900	232,200	232,200	70,000
Total			11,655,300	9,562,400	12,093,100	12,017,200	12,280,900
FTP Positions			75.5	75.5	77.5	77.5	77.5
Total			75.5	75.5	77.5	77.5	77.5

Agency:	Department of Insurance	280
Division:	Department of Insurance	IN1
Statutory Authority:	IC 41-201	

Insurance, Department of
The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code. The department fulfills its mission and duties through two budgeted programs: The Insurance Regulation Division and the State Fire Marshal's Office. The Insurance Regulation Division consists of three bureaus overseen by a deputy director and an administrative group that reports to the director providing support services along with the collection and auditing of insurance tax premiums.

Insurance Regulation Division
The Insurance Regulation Division's primary function is to regulate the insurance industry in Idaho. The regulation activities are carried out by three bureaus: the Company Activities Bureau, the Consumer Services Bureau, and the Market Oversight Bureau. The Company Activities Bureau monitors the solvency of insurers domiciled in Idaho and issues licenses. The Consumer Services Bureau focuses on consumer and industry concerns and assists stakeholders on insurance contracts and code violations. Additionally, the volunteer-driven Senior Health Insurance Benefit Advisor (SHIBA) Program is housed in this bureau and provides information and counseling on Medicare coverage. Lastly, the Market Oversight Bureau reviews filed rates and forms, regulates title agencies, and performs market conduct analyses.

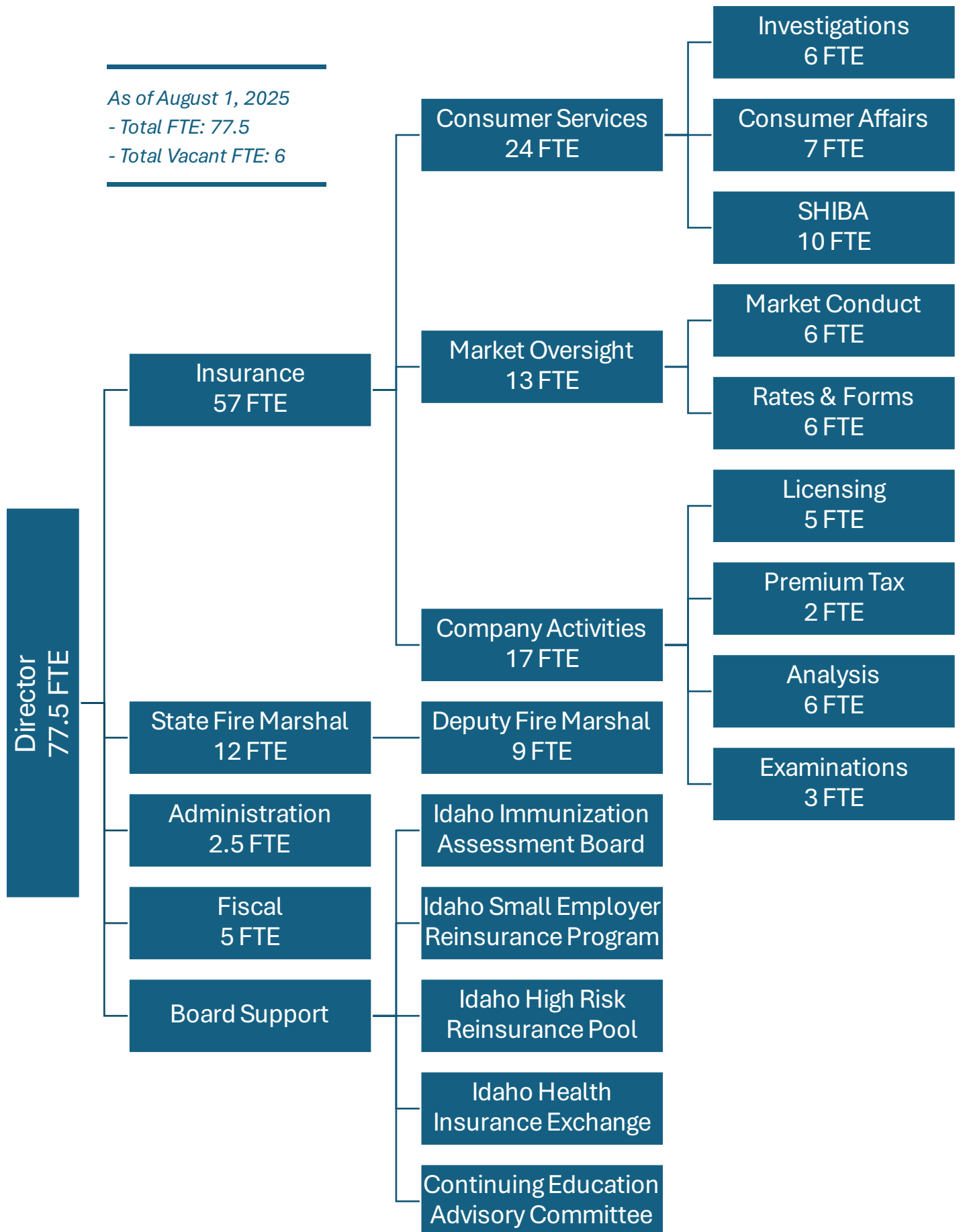
Division of State Fire Marshal
The State Fire Marshal Division participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention and the investigation of fires. The program includes fire prevention activities, arson investigations, and the operation of various statistical systems, including the Idaho Fire Incident Reporting System.

Idaho Department of Insurance – Organizational Chart

As of August 1, 2025

- Total FTE: 77.5

- Total Vacant FTE: 6



Appropriation Unit Revenues

Request for Fiscal Year: 2027

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

			FY 23 Actuals	FY 24 Actuals	FY 25 Actuals	FY 26 Estimated Revenue	FY 27 Estimated Revenue	Significant Assumptions
Fund 1720 0	Idaho Immunization Dedicated Vaccine Fund							
410	License, Permits & Fees		20,648,700	0	22,391,700	22,391,700	22,391,700	
482	Other Fund Stat		0	0	0	0	0	
Idaho Immunization Dedicated Vaccine Fund Total			20,648,700	0	22,391,700	22,391,700	22,391,700	
Fund 2291 0	State Regulatory Funds: Insurance Admini (Self-Gov Oper)							
400	Taxes Revenue		134,381,000	131,066,000	158,541,100	158,541,100	158,541,100	
410	License, Permits & Fees		10,379,800	10,009,100	10,299,000	10,299,000	10,299,000	
433	Fines, Forfeit & Escheats		187,600	50,600	238,300	238,300	238,300	
435	Sale of Services		2,200	3,200	4,500	4,500	4,500	
441	Sales of Goods		1,500	600	1,200	1,200	1,200	
463	Rent And Lease Income		0	(100)	0	0	0	
470	Other Revenue		24,900	800	29,000	29,000	29,000	
State Regulatory Funds: Insurance Admini (Self-Gov Oper) Total			144,977,000	141,130,200	169,113,100	169,113,100	169,113,100	
Fund 3480 0	Federal (Grant)							
450	Fed Grants & Contributions		501,500	507,800	517,400	517,400	517,400	
470	Other Revenue		0	0	0	0	0	
Federal (Grant) Total			501,500	507,800	517,400	517,400	517,400	
Department of Insurance Total			166,127,200	141,638,000	192,022,200	192,022,200	192,022,200	

Appropriation Unit Revenues

Request for Fiscal Year: 2027

Agency: Department of Insurance

280

Appropriation Unit: State Fire Marshal

INAC

			FY 23 Actuals	FY 24 Actuals	FY 25 Actuals	FY 26 Estimated Revenue	FY 27 Estimated Revenue	Significant Assumptions
Fund	2291	State Regulatory Funds: Arson Fire Fraud Prevention						
	1	Acct						
	410	License, Permits & Fees	853,100	1,663,100	1,849,600	1,849,600	1,849,600	
	441	Sales of Goods	12,000	0	200	75,000	0	Surplus 5 vehicles in FY26
	460	Interest	40,900	58,600	91,100	100,000	100,000	
	470	Other Revenue	0	0	0	0	0	
		State Regulatory Funds: Arson Fire Fraud Prevention Acct Total	906,000	1,721,700	1,940,900	2,024,600	1,949,600	
Fund	3493	Misc Revenue: Reduced Cig Ingtn & Ff Protection						
	5	Enforcem						
	400	Taxes Revenue	0	0	0	0	0	
	410	License, Permits & Fees	13,000	63,000	14,000	14,000	14,000	
		Misc Revenue: Reduced Cig Ingtn & Ff Protection Enforcem Total	13,000	63,000	14,000	14,000	14,000	
		Department of Insurance Total	919,000	1,784,700	1,954,900	2,038,600	1,963,600	

Appropriation Unit Revenues

Request for Fiscal Year: 2027

Agency: Department of Insurance280

Appropriation Unit: LiquidationsINAD

			FY 23 Actuals	FY 24 Actuals	FY 25 Actuals	FY 26 Estimated Revenue	FY 27 Estimated Revenue	Significant Assumptions
Fund	5200	Dept Of Ins-Liquidation Trusts						
	0							
	460	Interest	9,400	17,800	18,500	18,500	18,500	
		Dept Of Ins-Liquidation Trusts Total	9,400	17,800	18,500	18,500	18,500	
		Department of Insurance Total	9,400	17,800	18,500	18,500	18,500	

Appropriation Unit Revenues

Request for Fiscal Year: 2027

Agency: Department of Insurance280

Appropriation Unit: Induvial High Risk Reinsurance (Continuous)INAH

			FY 23 Actuals	FY 24 Actuals	FY 25 Actuals	FY 26 Estimated Revenue	FY 27 Estimated Revenue	Significant Assumptions
Fund	2291	State Regulatory Funds: Idaho High Risk Individual						
	3	Pool						
	400	Taxes Revenue	0	21,113,177	23,185,682	23,185,700	23,185,700	
		State Regulatory Funds: Idaho High Risk Individual						
		Pool Total	0	21,113,177	23,185,682	23,185,700	23,185,700	
		Department of Insurance Total	0	21,113,177	23,185,682	23,185,700	23,185,700	

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: Moneys in this fund consist of assessment payments made by health insurance carriers pursuant to Section 41-6006, Idaho Code. Each carrier's proportion of the assessment and the dates upon which the carrier must pay the assessment into the fund are determined by legislative appropriation, moneys in the fund shall be used for the sole purposes of purchasing vaccines for use in the Idaho immunization program and program administration (§41-6007, Idaho Code). The purpose of the program is to ensure access.

FUND NAME: Idaho Immunization Dedicated Vaccine Fund		FUND CODE: 17200	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance		0	0	0	0
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]		0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]		0	0	0	0
04.	Subtotal Beginning Cash Balance		0	0	0	0
05.	Revenues [from Form B-11]		18,482,400	22,391,718	22,391,718	22,391,718
06.	Non-Revenue Receipts and Other Adjustments					
07.	Statutory Transfers In					
08.	Operating Transfers In					
09.	Subtotal Cash Available for the Year		18,482,400	22,391,718	22,391,718	22,391,718
10.	Statutory Transfers Out					
11.	Operating Transfers Out		18,482,400	22,391,718	22,391,718	22,391,718
12.	Non-Expenditure Distributions and Other Adjustments					
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]		0	0	0	0
14.	Borrowing Limit					
15.	Total Available Funds for the Year		0	0	0	0
16.	Original Appropriation					
17.	Prior Year Reappropriation [same as Row 03]		0	0	0	0
18.	Legislative Supplementals and (Rescissions)					
19.	Subtotal Legislative Authorizations		0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]		0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]					
22.	Total Spending Authorizations		0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)					
24.	Final Year End Reversions (DU 1.61)					
25.	Subtotal Reversions & Cancelations		0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]					
27.	Current Year Reappropriation To Next Year [DU 1.7x]					
28.	Total Unused Spending Authorizations		0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]		0	0	0	0
30.	Continuously Appropriated Expenditures					
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]		0	0	0	0
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]		0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]		0	0	0	0
34.	Borrowing Limit		0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]		0	0	0	0
36.	Investments Direct by Agency					
37.	Ending Unobligated Cash Balance Plus Direct Investments		0	0	0	0
38.	Outstanding Loans [if this fund is part of a loan program]		0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: All moneys received for fees, licenses and miscellaneous charges assessed on the insurance industry are collected and deposited into the Insurance Administrative Account. The director may adjust fees, licenses and miscellaneous charges as necessary to al Licensing, examinations and investigations of insurance matters (\$41-210).

FUND NAME:		State Regulatory Funds: Insurance Admin (Self-Gov Oper)	FUND CODE:	22910	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				14,343,526	(16,515,094)	15,004,029	11,146,106
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	30,269	6,909	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				14,343,526	(16,484,825)	15,010,938	11,146,106
05.	Revenues [from Form B-11]				141,130,159	169,113,184	169,113,184	169,113,184
06.	Non-Revenue Receipts and Other Adjustments					(0)		
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				155,473,685	152,628,358	184,124,122	180,259,290
10.	Statutory Transfers Out				131,770,020	147,908,507	147,908,507	147,908,507
11.	Operating Transfers Out					15,605,500	15,605,500	15,605,500
12.	Non-Expenditure Distributions and Other Adjustments				33,483,056	(33,368,435)	0	0
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				(9,779,390)	22,482,787	20,610,115	16,745,283
14.	Borrowing Limit							
15.	Total Available Funds for the Year				(9,779,390)	22,482,787	20,610,115	16,745,283
16.	Original Appropriation				8,474,600	8,983,200	9,457,100	9,736,800
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				8,474,600	8,983,200	9,457,100	9,736,800
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	30,269	6,909	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				8,474,600	9,013,469	9,464,009	9,736,800
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)					85		
24.	Final Year End Reversions (DU 1.61)				1,738,896	1,534,627		
25.	Subtotal Reversions & Cancelations				1,738,896	1,534,712	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]				30,269	6,909		
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				1,769,165	1,541,620	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				6,705,435	7,471,849	9,464,009	9,736,800
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				(16,484,825)	15,010,938	11,146,106	7,008,483
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				30,269	6,909	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				(16,515,094)	15,004,029	11,146,106	7,008,483
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				(16,515,094)	15,004,029	11,146,106	7,008,483
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: The Arson, Fire and Fraud Prevention Account consists of moneys, if any, appropriated to the account by the Legislature, as well as penalties collected under the provisions of §41-261 and §41-263, Idaho Code; a portion of the continuation fee collected fr The Arson, Fire and Fraud Prevention Account is used to provide for the expenses of the State Fire Marshal Program in the enforcement of the International Fire Code; prescribe regulations for the prevention of fires and protection of life and property.

FUND NAME:		State Regulatory Funds: Arson Fire Fraud Prevention Acct	FUND CODE:	22911	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				1,809,874	2,357,253	2,788,814	2,846,955
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	63,692	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				1,809,874	2,420,945	2,788,814	2,846,955
05.	Revenues [from Form B-11]				1,721,748	1,940,941	1,940,941	1,940,941
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				3,531,622	4,361,886	4,729,755	4,787,896
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments				180	(180)		
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				3,531,442	4,362,066	4,729,755	4,787,896
14.	Borrowing Limit							
15.	Total Available Funds for the Year				3,531,442	4,362,066	4,729,755	4,787,896
16.	Original Appropriation				1,399,500	1,936,900	1,882,800	1,783,100
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				1,399,500	1,936,900	1,882,800	1,783,100
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	63,692	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				1,399,500	2,000,592	1,882,800	1,783,100
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)					134		
24.	Final Year End Reversions (DU 1.61)				225,311	427,206		
25.	Subtotal Reversions & Cancelations				225,311	427,341	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]				63,692			
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				289,003	427,341	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				1,110,497	1,573,252	1,882,800	1,783,100
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				2,420,945	2,788,814	2,846,955	3,004,796
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				63,692	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				2,357,253	2,788,814	2,846,955	3,004,796
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				2,357,253	2,788,814	2,846,955	3,004,796
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**
Sources and Uses:

After all other statutory deductions from insurance premium tax revenues have been made, if the revenues remaining exceed \$45 million, one-fourth of such excess is appropriated and paid to this fund (§41-406(1)(d)). The moneys in this fund are used to pay the costs associated with providing health insurance coverage to high risk individuals regardless of health status or claims experience (§41-5501).

FUND NAME:		State Regulatory Funds: Idaho High Risk Individual Pool	FUND CODE:	22913	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				0	21,113,177	0	0
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]				0	0	0	0
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]				0	0	0	0
04.	Subtotal Beginning Cash Balance				0	21,113,177	0	0
05.	Revenues [from Form B-11]				21,113,177	23,185,682	23,185,682	23,185,682
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				21,113,177	44,298,859	23,185,682	23,185,682
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments							
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				21,113,177	44,298,859	23,185,682	23,185,682
14.	Borrowing Limit							
15.	Total Available Funds for the Year				21,113,177	44,298,859	23,185,682	23,185,682
16.	Original Appropriation							
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0	0	0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)							
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures					44,298,859	23,185,682	23,185,682
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				21,113,177	0	0	0
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				21,113,177	0	0	0
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				21,113,177	0	0	0
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: 280/Department of Insurance

Agency Number: 280

Original Request Date: August 29, 2025

Sources and Uses: Revenue is derived from various federal grants from the Department of Justice (DOJ) and the Department of Health and Human Services (HHS). DOJ funds are used to: provide training for court personnel and others working with victims of domestic violence; increase victim safety and offender accountability through addressing gaps in the current process that restrict access to services for victims,

FUND NAME:		Federal (Grant)	FUND CODE:	34800	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				(12,603)	(21)	(61)	(235,839)
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]							
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]							
04.	Subtotal Beginning Cash Balance				(12,603)	(21)	(61)	(235,839)
05.	Revenues [from Form B-11]				507,805	517,422	517,422	517,422
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				495,202	517,401	517,361	281,583
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments				(50)	50		
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				495,252	517,351	517,361	281,583
14.	Borrowing Limit				200,000	200,000	200,000	200,000
15.	Total Available Funds for the Year				695,252	717,351	717,361	481,583
16.	Original Appropriation				730,000	735,200	753,200	768,200
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				730,000	735,200	753,200	768,200
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0		0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				730,000	735,200	753,200	768,200
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)				234,727	217,788		
25.	Subtotal Reversions & Cancelations				234,727	217,788	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				234,727	217,788	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				495,273	517,412	753,200	768,200
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				199,979	199,939	(35,839)	(286,617)
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				200,000	200,000	200,000	200,000
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				(21)	(61)	(235,839)	(486,617)
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				(21)	(61)	(235,839)	(486,617)
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: Cigarette brand certification fees established under §39-8904, Idaho Code are collected to support processing, testing, enforcement and oversight activities.

FUND NAME:		Reduced Cig Ingtn & Ff Protection Enforcement	FUND CODE:	34935	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				591,000	654,000	668,000	682,000
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]							
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]							
04.	Subtotal Beginning Cash Balance				591,000	654,000	668,000	682,000
05.	Revenues [from Form B-11]				63,000	14,000	14,000	14,000
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				654,000	668,000	682,000	696,000
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments							
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				654,000	668,000	682,000	696,000
14.	Borrowing Limit							
15.	Total Available Funds for the Year				654,000	668,000	682,000	696,000
16.	Original Appropriation							
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0		0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)							
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				654,000	668,000	682,000	696,000
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				654,000	668,000	682,000	696,000
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				654,000	668,000	682,000	696,000
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: Up to twenty percent (20%) of all taxes, fines and penalties of premium tax collected may be deposited into the Insurance Refund Fund (§41-406(1)(a)). The purpose of this fund is to repay overpayments of any taxes, fines and penalties or other erroneous receipts. Amounts necessary to pay refunds are continuously appropriated. Any unencumbered balance remaining in the Insurance Refund Fund as of June 3 is transferred to the general fund.

FUND NAME:		Insurance Refund	FUND CODE:	51500	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				40,100	40,100	40,100	40,100
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]							
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]							
04.	Subtotal Beginning Cash Balance				40,100	40,100	40,100	40,100
05.	Revenues [from Form B-11]				0			
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				40,100	40,100	40,100	40,100
10.	Statutory Transfers Out				5,179,911	7,473,231	7,473,231	7,473,231
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments							
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				(5,139,811)	(7,433,131)	(7,433,131)	(7,433,131)
14.	Borrowing Limit							
15.	Total Available Funds for the Year				(5,139,811)	(7,433,131)	(7,433,131)	(7,433,131)
16.	Original Appropriation							
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0		0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)							
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures				(5,179,911)	(7,473,231)	(7,473,231)	(7,473,231)
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				40,100	40,100	40,100	40,100
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				40,100	40,100	40,100	40,100
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				40,100	40,100	40,100	40,100
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

Request for Fiscal Year : 2027

Agency/Department: 280/Department of Insurance

Agency Number: 280

Original Request Date: August 29, 2025

Sources and Uses: The Insurance Liquidation Trust consists of the monetary assets of an insurer being liquidated. Individual accounts are established for each company in liquidation. Accounts are closed upon completion of the liquidation and approval by the courts. To liquidate monetary assets and pay claims of an insurer under the general supervision of the court. To provide a means of accurate accounting to the court at such intervals as the court specifies in its order (§41-3318).

FUND NAME:		Liquidation Trusts	FUND CODE:	52000	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				409,061	426,835	445,344	445,344
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]							
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]							
04.	Subtotal Beginning Cash Balance				409,061	426,835	445,344	445,344
05.	Revenues [from Form B-11]				17,774	18,509		
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				426,835	445,344	445,344	445,344
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments							
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				426,835	445,344	445,344	445,344
14.	Borrowing Limit							
15.	Total Available Funds for the Year				426,835	445,344	445,344	445,344
16.	Original Appropriation							
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0		0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)							
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				426,835	445,344	445,344	445,344
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				426,835	445,344	445,344	445,344
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				426,835	445,344	445,344	445,344
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

FORM B12: ANALYSIS OF FUND BALANCES

 Request for Fiscal Year : **2027**

 Agency/Department: **280/Department of Insurance**

 Agency Number: **280**

 Original Request Date: **August 29, 2025**

Sources and Uses: The Insurance Insolvency Administration Fund consists of the portion of the premium tax necessary to cover administrative costs incurred by the department in placing insurance companies or any other insurance entities into receivership or under administrative supervision. This fund is used to pay for administrative expenses incurred by the department in discharging duties in placing insurance companies or any other insurance entities into receivership or under administrative supervision, where the assets of such companies

FUND NAME:		Insurance Insolvency Account	FUND CODE:	52300	FY 2024 Actual	FY 2025 Actual	FY 2026 Estimate	FY 2027 Estimate
01.	Beginning Unobligated Cash Balance				100,000	100,000	100,000	100,000
02.	Prior Year Executive Carry Forward [DU 1.13 Executive Branch Authorized Carry Over]							
03.	Prior Year Reappropriation [DU 0.41 Legislature Authorized Carry Over]							
04.	Subtotal Beginning Cash Balance				100,000	100,000	100,000	100,000
05.	Revenues [from Form B-11]				0			
06.	Non-Revenue Receipts and Other Adjustments							
07.	Statutory Transfers In							
08.	Operating Transfers In							
09.	Subtotal Cash Available for the Year				100,000	100,000	100,000	100,000
10.	Statutory Transfers Out							
11.	Operating Transfers Out							
12.	Non-Expenditure Distributions and Other Adjustments							
13.	Total Cash Available for Year [=Row 9 - (Rows 10→12)]				100,000	100,000	100,000	100,000
14.	Borrowing Limit							
15.	Total Available Funds for the Year				100,000	100,000	100,000	100,000
16.	Original Appropriation							
17.	Prior Year Reappropriation [same as Row 03]				0	0	0	0
18.	Legislative Supplementals and (Rescissions)					0		
19.	Subtotal Legislative Authorizations				0	0	0	0
20.	Prior Year Executive Carry Forward [DU 1.13, same as Row 02]				0		0	0
21.	Non-cogs and Receipts to Appropriations [DU 1.12 & DU 1.4x]							
22.	Total Spending Authorizations				0	0	0	0
23.	Executive Carry Forward Reversions/Cancelations (DU 1.81)							
24.	Final Year End Reversions (DU 1.61)							
25.	Subtotal Reversions & Cancelations				0	0	0	0
26.	Current Year Executive Carry Forward To Next Year [DU 1.81]							
27.	Current Year Reappropriation To Next Year [DU 1.7x]							
28.	Total Unused Spending Authorizations				0	0	0	0
29.	Authorized Total Cash Expenditures [= Row 22 - Row 29]				0	0	0	0
30.	Continuously Appropriated Expenditures							
31.	Ending Available Operating Funds Balance [= Row 15 - Row 29 - Row 30]				100,000	100,000	100,000	100,000
32.	Current Year Executive Carry Forward To Next Year [DU 1.81]				0	0	0	0
33.	Current Year Reappropriation To Next Year [DU 1.7x]				0	0	0	0
34.	Borrowing Limit				0	0	0	0
35.	Ending Unobligated Cash Balance [= Row 31 - (Rows 32→ 34)]				100,000	100,000	100,000	100,000
36.	Investments Direct by Agency							
37.	Ending Unobligated Cash Balance Plus Direct Investments				100,000	100,000	100,000	100,000
38.	Outstanding Loans [if this fund is part of a loan program]				0	0	0	0

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
Agency	Department of Insurance							280
Division	Department of Insurance							IN1
Appropriation Unit	Insurance Regulation							INAB
FY 2025 Total Appropriation								
1.00	FY 2025 Total Appropriation							INAB
	S1270, S1397, HB754							
	22910 Dedicated	60.00	5,760,000	3,193,200	30,000	0	8,983,200	
	34800 Federal	3.50	337,100	356,100	42,000	0	735,200	
		63.50	6,097,100	3,549,300	72,000	0	9,718,400	
1.13	PY Executive Carry Forward							INAB
	22910 Dedicated	0.00	0	200	30,000	0	30,200	
		0.00	0	200	30,000	0	30,200	
1.61	Reverted Appropriation Balances							INAB
	22910 Dedicated	0.00	(749,800)	(754,900)	(30,000)	0	(1,534,700)	
	34800 Federal	0.00	(100)	(210,900)	(6,800)	0	(217,800)	
		0.00	(749,900)	(965,800)	(36,800)	0	(1,752,500)	
1.81	CY Executive Carry Forward							INAB
	22910 Dedicated	0.00	0	(6,900)	0	0	(6,900)	
		0.00	0	(6,900)	0	0	(6,900)	
FY 2025 Actual Expenditures								
2.00	FY 2025 Actual Expenditures							INAB
	22910 Dedicated	60.00	5,010,200	2,431,600	30,000	0	7,471,800	
	34800 Federal	3.50	337,000	145,200	35,200	0	517,400	
		63.50	5,347,200	2,576,800	65,200	0	7,989,200	
FY 2026 Original Appropriation								
3.00	FY 2026 Original Appropriation							INAB
	S1109, S1131							
	22910 Dedicated	62.00	6,386,900	3,064,200	0	0	9,451,100	
	OT 22910 Dedicated	0.00	0	6,000	0	0	6,000	
	34800 Federal	3.50	355,100	356,100	42,000	0	753,200	
		65.50	6,742,000	3,426,300	42,000	0	10,210,300	
FY 2026 Total Appropriation								
5.00	FY 2026 Total Appropriation							INAB
	22910 Dedicated	62.00	6,386,900	3,064,200	0	0	9,451,100	
	OT 22910 Dedicated	0.00	0	6,000	0	0	6,000	
	34800 Federal	3.50	355,100	356,100	42,000	0	753,200	
		65.50	6,742,000	3,426,300	42,000	0	10,210,300	
Appropriation Adjustments								

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total	
6.71	Early Reversions							INAB
	OT 22910 Dedicated	0.00	(60,900)	0	0	0	(60,900)	
	OT 34800 Federal	0.00	(4,600)	0	0	0	(4,600)	
		0.00	(65,500)	0	0	0	(65,500)	

FY 2026 Estimated Expenditures

7.00	FY 2026 Estimated Expenditures							INAB
	22910 Dedicated	62.00	6,386,900	3,064,200	0	0	9,451,100	
	OT 22910 Dedicated	0.00	(60,900)	6,000	0	0	(54,900)	
	34800 Federal	3.50	355,100	356,100	42,000	0	753,200	
	OT 34800 Federal	0.00	(4,600)	0	0	0	(4,600)	
		65.50	6,676,500	3,426,300	42,000	0	10,144,800	

Base Adjustments

8.41	Removal of One-Time Expenditures							INAB
	This decision unit removes one-time appropriation for FY 2026.							
	OT 22910 Dedicated	0.00	0	(6,000)	0	0	(6,000)	
		0.00	0	(6,000)	0	0	(6,000)	

FY 2027 Base

9.00	FY 2027 Base							INAB
	22910 Dedicated	62.00	6,386,900	3,064,200	0	0	9,451,100	
	OT 22910 Dedicated	0.00	0	0	0	0	0	
	34800 Federal	3.50	355,100	356,100	42,000	0	753,200	
		65.50	6,742,000	3,420,300	42,000	0	10,204,300	

Program Maintenance

10.11	Change in Health Benefit Costs							INAB
	This decision unit reflects a change in the employer health benefit costs.							
	22910 Dedicated	0.00	226,800	0	0	0	226,800	
	34800 Federal	0.00	12,700	0	0	0	12,700	
		0.00	239,500	0	0	0	239,500	
10.12	Change in Variable Benefit Costs							INAB
	This decision unit reflects a change in variable benefits.							
	22910 Dedicated	0.00	1,000	0	0	0	1,000	
	34800 Federal	0.00	0	0	0	0	0	
		0.00	1,000	0	0	0	1,000	
10.61	Salary Multiplier - Regular Employees							INAB
	This decision unit reflects a 1% salary multiplier for Regular Employees.							
	22910 Dedicated	0.00	54,300	0	0	0	54,300	
	34800 Federal	0.00	2,300	0	0	0	2,300	
		0.00	56,600	0	0	0	56,600	

FY 2027 Total Maintenance

11.00	FY 2027 Total Maintenance							INAB
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			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
22910	Dedicated		62.00	6,669,000	3,064,200	0	0	9,733,200
OT 22910	Dedicated		0.00	0	0	0	0	0
34800	Federal		3.50	370,100	356,100	42,000	0	768,200
			65.50	7,039,100	3,420,300	42,000	0	10,501,400
FY 2027 Total								
13.00	FY 2027 Total		INAB					
22910	Dedicated		62.00	6,669,000	3,064,200	0	0	9,733,200
OT 22910	Dedicated		0.00	0	0	0	0	0
34800	Federal		3.50	370,100	356,100	42,000	0	768,200
			65.50	7,039,100	3,420,300	42,000	0	10,501,400

		FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
Agency	Department of Insurance						280
Division	Department of Insurance						IN1
Appropriation Unit	State Fire Marshal						INAC
FY 2025 Total Appropriation							
1.00	FY 2025 Total Appropriation						INAC
	S1270, S1397, HB754						
	22911 Dedicated	12.00	1,207,800	401,100	328,000	0	1,936,900
		12.00	1,207,800	401,100	328,000	0	1,936,900
1.13	PY Executive Carry Forward						INAC
	22911 Dedicated	0.00	0	0	63,700	0	63,700
		0.00	0	0	63,700	0	63,700
1.61	Reverted Appropriation Balances						INAC
	22911 Dedicated	0.00	(173,400)	(208,000)	(46,000)	0	(427,400)
		0.00	(173,400)	(208,000)	(46,000)	0	(427,400)
FY 2025 Actual Expenditures							
2.00	FY 2025 Actual Expenditures						INAC
	22911 Dedicated	12.00	1,034,400	193,100	345,700	0	1,573,200
		12.00	1,034,400	193,100	345,700	0	1,573,200
FY 2026 Original Appropriation							
3.00	FY 2026 Original Appropriation						INAC
	S1109, S1131						
	22911 Dedicated	12.00	1,317,500	375,100	28,000	0	1,720,600
	OT 22911 Dedicated	0.00	0	0	162,200	0	162,200
		12.00	1,317,500	375,100	190,200	0	1,882,800
FY 2026Total Appropriation							
5.00	FY 2026 Total Appropriation						INAC
	22911 Dedicated	12.00	1,317,500	375,100	28,000	0	1,720,600
	OT 22911 Dedicated	0.00	0	0	162,200	0	162,200
		12.00	1,317,500	375,100	190,200	0	1,882,800
Appropriation Adjustments							
6.71	Early Reversions						INAC
	OT 22911 Dedicated	0.00	(10,400)	0	0	0	(10,400)
		0.00	(10,400)	0	0	0	(10,400)
FY 2026 Estimated Expenditures							
7.00	FY 2026 Estimated Expenditures						INAC
	22911 Dedicated	12.00	1,317,500	375,100	28,000	0	1,720,600
	OT 22911 Dedicated	0.00	(10,400)	0	162,200	0	151,800

			FTP	Personnel Costs	Operating Expense	Capital Outlay	Trustee Benefit	Total
			12.00	1,307,100	375,100	190,200	0	1,872,400
Base Adjustments								
8.41	Removal of One-Time Expenditures							INAC
This decision unit removes one-time appropriation for FY 2026.								
OT 22911	Dedicated		0.00	0	0	(162,200)	0	(162,200)
			0.00	0	0	(162,200)	0	(162,200)
FY 2027 Base								
9.00	FY 2027 Base							INAC
			12.00	1,317,500	375,100	28,000	0	1,720,600
OT 22911	Dedicated		0.00	0	0	0	0	0
			12.00	1,317,500	375,100	28,000	0	1,720,600
Program Maintenance								
10.11	Change in Health Benefit Costs							INAC
This decision unit reflects a change in the employer health benefit costs.								
22911	Dedicated		0.00	43,700	0	0	0	43,700
			0.00	43,700	0	0	0	43,700
10.12	Change in Variable Benefit Costs							INAC
This decision unit reflects a change in variable benefits.								
22911	Dedicated		0.00	4,400	0	0	0	4,400
			0.00	4,400	0	0	0	4,400
10.61	Salary Multiplier - Regular Employees							INAC
This decision unit reflects a 1% salary multiplier for Regular Employees.								
22911	Dedicated		0.00	10,800	0	0	0	10,800
			0.00	10,800	0	0	0	10,800
FY 2027 Total Maintenance								
11.00	FY 2027 Total Maintenance							INAC
			12.00	1,376,400	375,100	28,000	0	1,779,500
OT 22911	Dedicated		0.00	0	0	0	0	0
			12.00	1,376,400	375,100	28,000	0	1,779,500
FY 2027 Total								
13.00	FY 2027 Total							INAC
			12.00	1,376,400	375,100	28,000	0	1,779,500
OT 22911	Dedicated		0.00	0	0	0	0	0
			12.00	1,376,400	375,100	28,000	0	1,779,500

FY2027 Budget Submission: Vacant FTP Questionnaire

Description	Position Code	Job Code	Classified or Non-Classified	Pay Rate	Estimated Vacate Date
Examiner Market Analyst	11648	3801	Non-classified	\$28.94	9/9/2024

What is the specific title and primary responsibilities of the vacant position?

Examiner Market Analyst. This position reviews, analyzes, and resolves complaints and other issues concerning regulated industries (Pharmacy Benefit Managers and insurers); investigates alleged violations of laws, rules and regulations; provides technical information and assistance to regulated industries and the public; and performs related work.

Why has the position remained vacant for more than six months?

The need was identified for additional analyst assistance with the new regulatory authority given during the 2024 legislative session, establishing additional requirements for pharmacy benefit managers who contract with insurance health plans. The reclassification of a vacant position to this market analyst position began in early 2025, and the position was posted for hire in June 2025. We expect to hire this position in August 2025.

Has this vacancy impacted your agency? If so, how?

While we had a need for the prior position, we identified a greater need regarding the new pharmacy benefit manager statutes. The vacancy has resulted in undesired delays in the review of pharmacy benefit manager reports and complaints.

What is your agency's plan for this vacant position moving forward?

The reclassification of a vacant position to this market analyst position began in early 2025, and the position was posted for hire in June 2025. We expect to hire this position in August 2025.

How has your agency managed the appropriation related to this position during the period it has been vacant?

The unspent one-time savings due to the vacancy was reverted to the general fund, in accordance with our statutes. The ongoing appropriation is needed to meet the expanded pharmacy benefit manager statute demands on the agency.

AgencyC ode	AgencyName	IDBudget GroupType	PositionFamily	FTE	Description	ShortDescription	Estimated Vacate Date	Position	Job	Job_ShortDescrip tion	HROrganizationUnit_S hortDescription	IDFilledVacant	Responsibility TotalWeightA	Active	ActiveWo rkAssign	ActiveWorkA ssignmentsA	ActiveWorkAssig nmentsAsOfToda
280	OF INSURANCE	PERM	CLASSIFIED	1.00	Administrative Assistant 1 - SHIBA	280 AA1 - SHIBA	Mar 6, 2025	11567	231	01235 8810	280 SHIBA	VACANT	0	True	7	124.39	7.00
280	OF INSURANCE	PERM	CLASSIFIED	1.00	Insurance Analyst - R&F	280 Analyst - R&F/B	Feb 7, 2025	11572	1513	08931 8810	280 Rates & Forms	VACANT	0	True	10	247.52	10.00
280	OF INSURANCE	PERM	NONCLASSIFIED	1.00	Examiner Financial Analyst	280 EFA - Analysis/B	Jun 6, 2025	11593	2482	20614	280 Company Analysis	VACANT	0	True	7	225.36	7.00
280	OF INSURANCE	PERM	NONCLASSIFIED	1.00	Insurance Financial Examiner	280 IFE - Exam/A	May 23, 2025	11603	2485	20618	280 Examinations	VACANT	0	True	7	235.96	7.00
280	OF INSURANCE	PERM	CLASSIFIED	1.00	Rates & Forms Supervisor	280 R&F Sup	Mar 25, 2025	11620	1511	08928	280 Rates & Forms	VACANT	0	True	12	367.6	12.00
280	OF INSURANCE	PERM	CLASSIFIED	1.00	Fire Plans Examiner	280 SFM FPE	Jun 12, 2025	11630	1527	08961 8720	280 SFM Deputies	VACANT	0	True	9	230.95	9.00
280	OF INSURANCE	PERM	NONCLASSIFIED	1.00	Examiner Market Analyst	280 Ex Mkt Analyst		11648	3801	L3801 8742	280 Ins Division	VACANT	0	True	4	74.24	4.00

PCF Detail Report

Request for Fiscal Year: 2027

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: State Regulatory Funds: Insurance Admini (Self-Gov Oper)

22910

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	56.35	3,757,547	800,460	832,755	5,390,762
		Total from PCF	56.35	3,757,547	800,460	832,755	5,390,762
FY 2026 ORIGINAL APPROPRIATION			62.00	4,513,346	876,060	997,494	6,386,900
Unadjusted Over or (Under) Funded:			5.65	755,799	75,600	164,739	996,138
Adjustments to Wage and Salary							
280001 1567	231C R90	Administrative Assistant 1 8810	.65	24,250	9,184	5,481	38,915
280001 1593	2482N R90	Examiner Financial Analyst 1	1.00	60,187	14,130	13,001	87,318
280001 1620	1511C R90	Insurance Consumer Protection Supervisor	1.00	78,574	14,130	17,759	110,463
280001 1648	3801N R90	Examiner Market Analyst	1.00	60,195	14,130	13,003	87,328
NEWP- 472841	2485N R90	Insurance Financial Examiner	.00	235,941	0	46,790	282,731
NEWP- 740367	90000 NE	GROUP POSITION , Std Benefits/No Ret/No Health	.00	33,200	0	2,978	36,178
VAC217 59	3804N R90	Staff Actuary - Insurance Rate Actuary	1.00	130,574	14,130	28,205	172,909
VAC217 60	3803N R90	Regulatory Compliance Specialist	1.00	88,026	14,130	19,014	121,170
Other Adjustments							
	513	Health Benefits	.00	0	0	0	0
Estimated Salary Needs							
		Board, Group, & Missing Positions	2.00	487,741	28,260	96,987	612,988
		Permanent Positions	60.00	3,980,753	852,034	881,999	5,714,786
Estimated Salary and Benefits			62.00	4,468,494	880,294	978,986	6,327,774
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	44,852	(4,234)	18,508	59,126
		Estimated Expenditures	.00	(16,048)	(4,234)	18,508	(1,774)
		Base	.00	44,852	(4,234)	18,508	59,126

PCF Summary Report

Request for Fiscal Year: 202
7

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: State Regulatory Funds: Insurance Admini (Self-Gov
Oper)

22910

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2026 ORIGINAL APPROPRIATION	62.00	4,513,346	876,060	997,494	6,386,900
5.00	FY 2026 TOTAL APPROPRIATION	62.00	4,513,346	876,060	997,494	6,386,900
6.71	Early Reversions	0.00	(60,900)	0	0	(60,900)
7.00	FY 2026 ESTIMATED EXPENDITURES	62.00	4,452,446	876,060	997,494	6,326,000
9.00	FY 2027 BASE	62.00	4,513,346	876,060	997,494	6,386,900
10.11	Change in Health Benefit Costs	0.00	0	226,800	0	226,800
10.12	Change in Variable Benefit Costs	0.00	0	0	1,000	1,000
10.61	Salary Multiplier - Regular Employees	0.00	44,400	0	9,900	54,300
11.00	FY 2027 PROGRAM MAINTENANCE	62.00	4,557,746	1,102,860	1,008,394	6,669,000
13.00	FY 2027 TOTAL REQUEST	62.00	4,557,746	1,102,860	1,008,394	6,669,000

PCF Detail Report

Request for Fiscal Year: 202
7

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: Federal (Grant)

34800

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	3.15	175,759	44,505	39,725	259,989
		Total from PCF	3.15	175,759	44,505	39,725	259,989
		FY 2026 ORIGINAL APPROPRIATION	3.50	250,321	49,455	55,324	355,100
		Unadjusted Over or (Under) Funded:	.35	74,562	4,950	15,599	95,111
Adjustments to Wage and Salary							
280001 1567	231C R90	Administrative Assistant 1 8810	.35	13,057	4,945	2,951	20,953
NEWP- 449359	90000 NE	GROUP POSITION , Std Benefits/No Ret/No Health	.00	33,200	0	2,978	36,178
Other Adjustments							
	513	Health Benefits	.00	0	0	0	0
Estimated Salary Needs							
		Board, Group, & Missing Positions	.00	33,200	0	2,978	36,178
		Permanent Positions	3.50	188,816	49,450	42,676	280,942
		Estimated Salary and Benefits	3.50	222,016	49,450	45,654	317,120
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	28,305	5	9,670	37,980
		Estimated Expenditures	.00	23,705	5	9,670	33,380
		Base	.00	28,305	5	9,670	37,980

PCF Summary ReportRequest for Fiscal Year: 202
7

Agency: Department of Insurance

280

Appropriation Unit: Insurance Regulation

INAB

Fund: Federal (Grant)

34800

DU		FTP	Salary	Health	Variable Benefits	Total
3.00	FY 2026 ORIGINAL APPROPRIATION	3.50	250,321	49,455	55,324	355,100
5.00	FY 2026 TOTAL APPROPRIATION	3.50	250,321	49,455	55,324	355,100
6.71	Early Reversions	0.00	(4,600)	0	0	(4,600)
7.00	FY 2026 ESTIMATED EXPENDITURES	3.50	245,721	49,455	55,324	350,500
9.00	FY 2027 BASE	3.50	250,321	49,455	55,324	355,100
10.11	Change in Health Benefit Costs	0.00	0	12,700	0	12,700
10.12	Change in Variable Benefit Costs	0.00	0	0	0	0
10.61	Salary Multiplier - Regular Employees	0.00	1,900	0	400	2,300
11.00	FY 2027 PROGRAM MAINTENANCE	3.50	252,221	62,155	55,724	370,100
13.00	FY 2027 TOTAL REQUEST	3.50	252,221	62,155	55,724	370,100

PCF Detail Report

Request for Fiscal Year: 202
7

Agency: Department of Insurance

280

Appropriation Unit: State Fire Marshal

INAC

Fund: State Regulatory Funds: Arson Fire Fraud Prevention
Acct

22911

PCN	Class	Description	FTP	Salary	Health	Variable Benefits	Total
Totals from Personnel Cost Forecast (PCF)							
		Permanent Positions	11.00	771,179	155,430	186,660	1,113,269
		Total from PCF	11.00	771,179	155,430	186,660	1,113,269
		FY 2026 ORIGINAL APPROPRIATION	12.00	940,156	169,560	207,784	1,317,500
		Unadjusted Over or (Under) Funded:	1.00	168,977	14,130	21,124	204,231
Adjustments to Wage and Salary							
280001 1630	1527C R90	Fire Plans Examiner 8720	1.00	60,187	14,130	13,603	87,920
INAC- 22911	1529C R80	Fire Marshal Deputy	.00	35,132	0	7,940	43,072
Other Adjustments							
	500	Employees	.00	6,600	0	0	6,600
	512	Employee Benefits	.00	0	0	1,500	1,500
	513	Health Benefits	.00	0	0	0	0
Estimated Salary Needs							
		Board, Group, & Missing Positions	.00	35,132	0	7,940	43,072
		Permanent Positions	12.00	837,966	169,560	201,763	1,209,289
		Estimated Salary and Benefits	12.00	873,098	169,560	209,703	1,252,361
Adjusted Over or (Under) Funding							
		Original Appropriation	.00	67,058	0	(1,919)	65,139
		Estimated Expenditures	.00	56,658	0	(1,919)	54,739
		Base	.00	67,058	0	(1,919)	65,139

PCF Summary Report

Request for Fiscal Year: 202
7

Agency: Department of Insurance

280

Appropriation Unit: State Fire Marshal

INAC

Fund: State Regulatory Funds: Arson Fire Fraud Prevention
Acct

22911

DU	FTP	Salary	Health	Variable Benefits	Total
3.00 FY 2026 ORIGINAL APPROPRIATION	12.00	940,156	169,560	207,784	1,317,500
5.00 FY 2026 TOTAL APPROPRIATION	12.00	940,156	169,560	207,784	1,317,500
6.71 Early Reversions	0.00	(10,400)	0	0	(10,400)
7.00 FY 2026 ESTIMATED EXPENDITURES	12.00	929,756	169,560	207,784	1,307,100
9.00 FY 2027 BASE	12.00	940,156	169,560	207,784	1,317,500
10.11 Change in Health Benefit Costs	0.00	0	43,700	0	43,700
10.12 Change in Variable Benefit Costs	0.00	0	0	4,400	4,400
10.61 Salary Multiplier - Regular Employees	0.00	8,700	0	2,100	10,800
11.00 FY 2027 PROGRAM MAINTENANCE	12.00	948,856	213,260	214,284	1,376,400
13.00 FY 2027 TOTAL REQUEST	12.00	948,856	213,260	214,284	1,376,400

Form B4: Inflationary Adjustments

Agency: Insurance, Department of

Agency Number: 280

FY 2027 Request

Function: State Fire Marshal

Function/Activity Number: _____

Page ____ of ____

Activity: _____

Original Submission ____ or Revision No. ____

(1)	(2)	(3)	(4)	(5)	FY 2024 to FY 2025		(8)	(9)	(10)
Operating Expenditures Summary Object	FY 2022 Actual	FY 2023 Actual	FY 2024 Actual	FY 2025 Actual	(6) Change	(7) % Change	FY 2026 Approp	FY 2026 Exp. Adj.	FY 2026 Est. Exp.
Communication Costs	10,768	10,614	5,456	10,104	4,647	85.17%	-	-	-
Employee Development	7,694	7,810	8,687	10,573	1,886	21.71%	-	-	-
General Services	-	-	-	1,170	1,170	#DIV/0!	-	-	-
Repair & Maintenance	2,247	4,412	5,197	9,553	4,356	83.82%	-	-	-
Administrative Services	-	255	234	492	258	110.29%	-	-	-
Computer Services	-	275	-	5,460	5,460	#DIV/0!	-	-	-
MISC. TRAVEL AND MOVING	23,077	27,019	-	-	-	#DIV/0!	-	-	-
EMPLOYEE IN STATE TRAVEL	-	-	23,344	30,323	6,979	29.89%	-	-	-
EMPLOYEE OUT OF STATE TR	-	-	1,902	2,404	502	26.36%	-	-	-
Employee Out Of Country Travel	-	-	-	-	-	#DIV/0!	-	-	-
Administrative Supplies	472	1,351	2,129	792	(1,337)	-62.81%	-	-	-
Fuel & Lubricants	33,928	39,906	37,333	37,769	436	1.17%	-	-	-
Computer Supplies	7,187	381	4,765	19,723	14,957	313.88%	-	-	-
Repair & Maintenance Supplies	3,260	5,490	1,031	2,636	1,605	155.62%	-	-	-
Specific Use Supplies	6,775	7,806	2,417	4,090	1,673	69.23%	-	-	-
Insurance Costs	455	189	-	574	574	#DIV/0!	-	-	-
Rental Costs	56,489	56,776	45,007	60,960	15,953	35.44%	-	-	-
Miscellaneous Expense	3,226	3,212	6,923	(3,493)	(10,416)	-150.45%	-	-	-
Total	155,579	165,494	144,427	193,130	48,703	33.72%	-	-	-
FundSource									
General	-	-	-	-	-	#DIV/0!	-	-	-
Dedicated	155,579	165,494	144,427	193,130	48,703	33.72%	375,100	-	375,100
Federal	-	-	-	-	-	#DIV/0!	-	-	-
Total	155,579	165,494	144,427	193,130	48,703	33.72%	375,100	-	375,100

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Part B: Operating Expenditures Summary Object	FY 2026 Est. Exp	Remove One Time Funding	SWCAP, Nondisc., Rent	FY 2027 Base	General Inflation (DU 12.53)	% Change	Medical Inflation (DU 12.54)	% Change	FY2027 Total
Communication Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Employee Development	-	-	-	-	-	#DIV/0!	-	0.00%	-
General Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance	-	-	-	-	-	#DIV/0!	-	0.00%	-
Administrative Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
MISC. TRAVEL AND MOVING	-	-	-	-	-	#DIV/0!	-	0.00%	-
EMPLOYEE IN STATE TRAVEL	-	-	-	-	-	#DIV/0!	-	0.00%	-
EMPLOYEE OUT OF STATE TR	-	-	-	-	-	#DIV/0!	-	0.00%	-
Employee Out Of Country Travel	-	-	-	-	-	#DIV/0!	-	0.00%	-
Administrative Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Fuel & Lubricants	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Specific Use Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Insurance Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Rental Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Miscellaneous Expense	-	-	-	-	-	#DIV/0!	-	0.00%	-
Total	-	-	-	-	-	#DIV/0!	-	-	-
FundSource									
General	-	-	-	-	-	#DIV/0!	-	0.00%	-
Dedicated	375,100	-	-	375,100	-	0.00%	-	0.00%	375,100
Federal	-	-	-	-	-	#DIV/0!	-	0.00%	-
Total	375,100	-	-	375,100	-	0.00%	-	-	375,100

Form B4: Inflationary Adjustments

Agency: Insurance, Department of

Agency Number: 280

FY 2027 Request

Function: Insurance Regulation

Function/Activity Number: _____

Page ____ of ____

Activity: _____

Original Submission ____ or Revision No. ____

(1)	(2)	(3)	(4)	(5)	FY 2024 to FY 2025		(8)	(9)	(10)
Operating Expenditures Summary Object	FY 2022 Actual	FY 2023 Actual	FY 2024 Actual	FY 2025 Actual	(6) Change	(7) % Change	FY 2026 Approp	FY 2026 Exp. Adj.	FY 2026 Est. Exp.
Communication Costs	44,760	34,418	47,483	39,539	(7,944)	-16.73%	-	-	-
Employee Development	36,091	45,652	45,857	51,042	5,185	11.31%	-	-	-
General Services	30,844	10,935	76,789	30,769	(46,020)	-59.93%	-	-	-
Professional Services	432,816	648,687	807,817	1,058,408	250,591	31.02%	-	-	-
Repair & Maintenance	13,156	7,978	243,367	165,513	(77,854)	-31.99%	-	-	-
Administrative Services	10,095	8,872	9,008	9,049	41	0.45%	-	-	-
Computer Services	223,547	280,339	116,066	147,796	31,730	27.34%	-	-	-
MISC. TRAVEL AND MOVING	29,349	79,233	1,193	8,195	7,002	587.00%	-	-	-
EMPLOYEE IN STATE TRAVEL	-	-	25,429	44,577	19,148	75.30%	-	-	-
EMPLOYEE OUT OF STATE TRAVEL	-	-	34,746	21,845	(12,901)	-37.13%	-	-	-
Employee Out Of Country Travel	-	-	1,166	-	(1,166)	-100.00%	-	-	-
Administrative Supplies	8,069	17,738	22,956	32,292	9,336	40.67%	-	-	-
Fuel & Lubricants	2,004	5,723	3,631	4,429	798	21.97%	-	-	-
Manufacturing and Merchant Commodity	-	-	125	-	(125)	-100.00%	-	-	-
Computer Supplies	32,714	10,482	82,323	44,148	(38,175)	-46.37%	-	-	-
Repair & Maintenance Supplies	79	-	1,056	-	(1,056)	-100.00%	-	-	-
Specific Use Supplies	-	288	1,011	1,982	971	96.03%	-	-	-
Insurance Costs	4,252	19,512	9,295	18,105	8,809	94.77%	-	-	-
Rental Costs	254,443	252,903	215,329	314,887	99,558	46.24%	-	-	-
Miscellaneous Expense	739,767	685,886	563,886	584,273	20,387	3.62%	-	-	-
Total	1,861,987	2,108,647	2,308,532	2,576,849	268,317	11.62%	-	-	-
FundSource									
General	-	-	-	-	-	#DIV/0!	-	-	-
Dedicated	1,698,853	1,901,631	2,114,781	2,431,635	316,854	14.98%	3,070,200	-	3,070,200
Federal	163,135	207,017	193,750	145,214	(48,537)	-25.05%	356,100	-	356,100
Total	1,861,987	2,108,647	2,308,532	2,576,849	268,317	11.62%	3,426,300	-	3,426,300

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
Part B: Operating Expenditures Summary Object	FY 2026 Est. Exp	Remove One Time Funding	SWCAP, Nondisc., Rent	FY 2027 Base	General Inflation (DU 12.53)	% Change	Medical Inflation (DU 12.54)	% Change	FY2027 Total
Communication Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Employee Development	-	-	-	-	-	#DIV/0!	-	0.00%	-
General Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Professional Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance	-	-	-	-	-	#DIV/0!	-	0.00%	-
Administrative Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Services	-	-	-	-	-	#DIV/0!	-	0.00%	-
MISC. TRAVEL AND MOVING	-	-	-	-	-	#DIV/0!	-	0.00%	-
EMPLOYEE IN STATE TRAVEL	-	-	-	-	-	#DIV/0!	-	0.00%	-
EMPLOYEE OUT OF STATE TRAVEL	-	-	-	-	-	#DIV/0!	-	0.00%	-
Employee Out Of Country Travel	-	-	-	-	-	#DIV/0!	-	0.00%	-
Administrative Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Fuel & Lubricants	-	-	-	-	-	#DIV/0!	-	0.00%	-
Manufacturing and Merchant Commodity	-	-	-	-	-	#DIV/0!	-	0.00%	-
Computer Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Repair & Maintenance Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Specific Use Supplies	-	-	-	-	-	#DIV/0!	-	0.00%	-
Insurance Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Rental Costs	-	-	-	-	-	#DIV/0!	-	0.00%	-
Miscellaneous Expense	-	-	-	-	-	#DIV/0!	-	0.00%	-
Total	-	-	-	-	-	#DIV/0!	-	-	-
FundSource									
General	-	-	-	-	-	#DIV/0!	-	0.00%	-
Dedicated	3,070,200	-	-	3,070,200	-	0.00%	-	0.00%	3,070,200
Federal	356,100	-	-	356,100	-	0.00%	-	0.00%	356,100
Total	3,426,300	-	-	3,426,300	-	0.00%	-	-	3,426,300

NOTE: Agencies will complete one questionnaire per budgeted program (fund) that had employee travel expenditures in FY 2025 (as reflected in the OE tab(s) of the B-4).

Employee Travel Questionnaire-B4 - **Function: Insurance Regulation**

(1)	(2)	(3)	(4)	(5)
Operating Expenditures Summary Object	FY 2022 Actual	FY 2023 Actual	FY 2024 Actual	FY 2025 Actual
MISC. TRAVEL AND MOVING	29,349	79,233	1,193	8,195
EMPLOYEE IN STATE TRAVEL	-	-	25,429	44,577
EMPLOYEE OUT OF STATE TRAVEL	-	-	34,746	21,845
Employee Out Of Country Travel	-	-	1,166	-
Total	29,349	79,233	62,534	74,618

A. In-State Travel

1. What are the primary reasons for the program's in-state travel?

In-state travel is essential for fulfilling the Department's statutory requirements and mission to protect Idahoans. Primary reasons include:

- **On-site Examinations:** Staff from Financial Examinations, Title Insurance, and Producer Licensing conduct on-site reviews of books, records, and facilities. This is crucial for ensuring the financial solvency and compliance of insurers and title agencies. Staff visit contracted test proctoring sites to ensure security protocols and standards for fingerprints and background checks are met. This helps maintain the integrity of producer licensing processes across the state.
- **Criminal Investigations:** Our Insurance Fraud investigators travel to conduct in-person interviews with suspects, witnesses, and victims statewide to gather evidence. They are also required to travel to testify in criminal trials and administrative hearings in the county where the crime occurred, which is a required part of their official duties.
- **Consumer Outreach and Education:** The SHIBA and Consumer Affairs units travel to provide direct, in-person counseling, education, and enrollment assistance to Idahoans in communities across the state. Senior leadership and other staff travel to attend and speak at public events, industry conferences, and community meetings. This travel allows them to share important information, educate agents

and companies, and respond to catastrophic loss events, such as wildfires, to provide direct assistance.

- **Training and Collaboration:** Staff across the agency travel to attend training and continuing education sessions. This travel is necessary to maintain professional designations and promote effective collaboration with industry partners and other state agencies.

2. How does in-state travel support the program's mission, strategic goals, or statutory requirements?

This travel directly supports the Department's core mission and legal obligations under Idaho Code, Title 41.

- **Statutory Compliance and Enforcement:** On-site financial examinations are required no less than once every five years under Idaho Code § 41-219, with physical reviews detailed in Idaho Code § 41-211. This is a cost-effective way to conduct oversight, as the alternative would be to hire external examiners at a higher cost. This travel supports the enforcement of the Idaho Insurance Code by enabling criminal and administrative investigations into fraud and code violations, and by ensuring producer licensing standards are met.
- **Public Service and Accessibility:** Travel is fundamental to the SHIBA program's mission to provide unbiased, in-person Medicare assistance and education statewide. For Consumer Affairs and senior leadership, it fulfills the strategic goal of providing consumer assistance, especially during catastrophic events, and enhances communication with the public across the state.
- **Professional Development:** Travel for training and continuing education is necessary to ensure Department staff have the expertise required to effectively administer the insurance code, meeting qualification standards as outlined in Idaho Code § 41-226. This ensures our staff are qualified and knowledgeable, which is key to protecting Idahoans.

3. Are there changes to the program's anticipated in-state travel budget for fiscal year 2027? If so, please explain.

There are no anticipated changes to our current in-state travel budget.

B. Out-of-State Travel

1. What are the primary reasons for the program's out-of-state travel?

Out-of-state travel is primarily for professional development and interstate collaboration, which are critical for an effective and accredited state regulatory body. This includes:

- **NAIC Meetings and Interstate Coordination:** Staff and senior leadership attend National Association of Insurance Commissioners (NAIC) meetings to collaborate with other state regulators on national issues affecting Idaho's insurance markets. This is essential for coordinating oversight of multi-state insurers and holding company systems, as required by Idaho Code § 41-222.
- **Professional Training and Certifications:** Staff from most sections attend specialized training and continuing education to obtain and maintain the professional designations and certifications necessary for their roles. These certifications provide staff with the credibility needed to, for example, testify in criminal trials and administrative hearings, and that Department has the expertise to effectively conduct financial examinations, fraud investigations, and other specialized functions.
- **Industry Conferences and Market Participation:** Senior leadership and other staff attend and speak at various industry events to promote effective regulatory practices, represent Idaho's interests, and promote Idaho's insurance markets to new insurance companies.

2. How does out-of-state travel support the program's mission, strategic goals, or statutory requirements?

This travel is vital for maintaining the Department's regulatory authority, fulfilling statutory duties, and protecting Idaho's insurance market.

- **NAIC Accreditation and Reciprocity:** Collaboration through the NAIC is required for maintaining the Department's accreditation, which is crucial for ensuring other states recognize Idaho's regulatory authority. Without this, Idaho-domiciled insurers would face redundant oversight from other states, which could lead to them leaving the state and reducing competition for Idaho consumers.
- **Statutory Requirements:** Out-of-state travel supports the requirement in Idaho Code § 41-222 to coordinate examinations with other states and enables the Department to meet the reciprocity standards for producer licensing per Idaho Code § 41-1020. It provides the necessary training and expertise to fulfill the mission of investigating fraud and enforcing Title 41 of Idaho Code.
- **Knowledge and Expertise:** Continuing education ensures staff remain current on emerging insurance issues and regulatory best practices. This enhanced expertise is

a direct benefit to Idahoans, as it allows the Department to protect them more effectively.

3. Are there changes to the program's anticipated out-of-state travel budget for fiscal year 2027? If so, please explain.

There are no anticipated changes to our current out-of-state travel budget.

Employee Travel Questionnaire-B4 - Function: State Fire Marshal

A. In-State Travel

1. What are the primary reasons for the program's in-state travel?

In-state travel is conducted by the State Fire Marshal's office for fire investigations and to provide training to fire departments and first responders across the state. Investigators are located in three regional offices and often require travel to remote locations and overnight stays after a fire event to properly perform their statutory investigatory duties.

2. How does in-state travel support the program's mission, strategic goals, or statutory requirements?

This travel is essential for fulfilling the statutory duty of the State Fire Marshal as the chief arson investigator, as established in Idaho Code § 41-257. It supports the mission of providing critical training to firefighters to recognize signs of arson and apply the state-adopted fire code.

3. Are there changes to the program's anticipated in-state travel budget for fiscal year 2027? If so, please explain.

There are no anticipated changes to our usual in-state travel budget.

B. Out-of-State Travel

1. What are the primary reasons for the program's out-of-state travel?

Out-of-state travel is necessary for staff to attend specialized conferences, training, and continuing education.

2. How does out-of-state travel support the program's mission, strategic goals, or statutory requirements?

Conferences provide updated information on fire prevention initiatives and emerging issues in the fire service. The training and continuing education are vital for staff to hone their skills and obtain the certifications required for their roles and expected by the courts.

3. Are there changes to the program's anticipated out-of-state travel budget for fiscal year 2027? If so, please explain.

There are no anticipated changes to our out-of-state travel budget.

NOTE: Agencies will complete one questionnaire per budgeted program that had employee travel expenditures in FY 2025 (as reflected in the OE tab(s) of the B-4) when the B-4 is updated (est. August 1st).

Employee Travel Questionnaire-B4

A. In-State Travel

1. What are the primary reasons for the program's in-state travel?

There are several reasons for this, first is while conducting fire investigations that extend beyond the normal working hours and when the investigator has an extended travel time back to his/her residence. We also provide training to local jurisdictions throughout the state.

2. How does in-state travel support the program's mission, strategic goals, or statutory requirements

Statutorily, the SFM is the chief arson investigator (41-257). We also train FF's on how to recognize indications of arson and application of the adopted fire code.

3. Are there changes to the program's anticipated in-state travel budget for fiscal year 2027? If so, please explain.

There are no anticipated travel changes for the SFM from our usual travel budget.

B. Out-of-State Travel

1. What are the primary reasons for the program's out-of-state travel?

Attendance of conferences, training, education of our staff.

2. How does out-of-state travel support the program's mission, strategic goals, or statutory requirements

Conferences provide updated information of fire prevention initiatives and emerging issues in the fire service. Training is for our staff to sharpen/hone their skills to obtain certification required and expected by the courts.

3. Are there changes to the program's anticipated out-of-state travel budget for fiscal year 2027? If so, please explain.

There is no anticipated changes to our travel budget.

Reporting Agency/Department: 280 Department of Insurance
Contact Person/Title: Lisa McIntosh, Financial Officer

Agency Code: 280
Contact Phone Number: 280-334-4266

Fiscal Year: 2027
Contact Email: lisa.mcintosh@doj.idaho.gov

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
Grant Number CFDA#/Cooperative Agreement # /Identifying #	Grant Type	Federal Granting Agency	Grant Title	Grant Description	Pass Through State Agency	Budgeted Program	Award Structure	Grant Is Ongoing or Short Term	Date of Expiration - If Known *Required if Short-term §67- 1917(i)(6), I.C.	Total Grant Amount	State Approp (OT) Annually, (OC) In Base, or (C) Continuous §67- 1917(i)(6), I.C.	MOE or MDU requirements? (Y) Yes or (N) No. If Yes answer question 4-2, §67- 1917(i)(6), I.C.	State Match Required? (Y) Yes or (N) No. §67- 1917(i)(6), I.C.	State Match Description & Fund Source (GF or other state fund) (§67-1917(i)(6), I.C.)	Total State Match Amount (§67- 1917(i)(6), I.C.)	FY 2023 Actual Federal Expenditures	FY 2023 Actual State Match Expenditures	FY 2024 Actual Federal Expenditures	FY 2024 Actual State Match Expenditures	FY 2025 Actual Federal Funds Received (CASH) §67-1917(i)(6), I.C.	FY 2025 Actual Federal Expenditures	FY 2025 Actual State Match Expenditures § 67- 1917(i)(6), I.C.	FY 2026 Estimated Available Federal Funds §67-1917(i)(6), I.C.	FY 2026 Estimated Federal Expenditures §67- 1917(i)(6), I.C.	FY 2027 Estimated Available Federal Funds §67- 1917(i)(6), I.C.	FY 2027 Estimated Federal Expenditures §67-1917(i)(6), I.C.	Known Reductions of 10% - 49%, fill out column AD §67- 3502(i)(6), I.C.	Grant Reduced by 50% or More from the previous years funding? Fill out column AD. §67- 1917(i), I.C.	Plan for Reduction
CFDA 93.071	F	ADMINISTRATION FOR COMMUNITY LIVING (ACL), HEALTH AND HUMAN SE	Medicare Enrollment Assistance Program	To provide enhanced outreach to eligible Medicare beneficiaries regarding their preventive, wellness, and limited income benefits, application assistance to individuals who may be eligible for LIS or MSPs, and outreach activities aimed at preventing disease and promoting wellness. The benefits available under title XVIII of the Social Security Act, including the Medicare prescription drug benefit under Part D of title XVIII of the Social Security Act and under the Medicare Savings Program, and to coordinate efforts to inform older Americans about benefits available under federal and state programs.	N	INAB (Insurance) SHIBA Section	Capped	Ongoing	6/31/2025	\$485,988.00	OG	N	N	NA	\$0.00	\$122,405.38	\$0.00	\$143,977.00	\$0.00	\$68,009.21	\$68,009.21	\$0.00	\$144,285.00	\$144,285.00	\$144,285.00	\$144,285.00	N	N	
CFDA 93.124	F	ADMINISTRATION FOR COMMUNITY LIVING (ACL), HEALTH AND HUMAN SE	State Health Insurance Assistance Program	To provide information, counseling, and assistance relating to obtaining adequate and appropriate health insurance coverage to individuals eligible to receive benefits under the Medicare program.	N	INAB (Insurance) SHIBA Section	Capped	Ongoing	3/31/2030	\$2,164,350.00	OG	N	N	NA	\$0.00	\$373,027.97	\$0.00	\$468,183.00	\$0.00	\$449,402.46	\$449,402.46	\$0.00	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	N	N	
Total										\$2,452,338.00					\$0.00	\$495,433.35	\$0.00	\$612,160.00	\$0.00	\$517,411.67	\$517,411.67	\$0.00	\$644,285.00	\$644,285.00	\$644,285.00	\$644,285.00	0.00%	0.00%	

Total FY 2025 All Funds Appropriation (DU 1.00)	\$11,855,300
Federal Funds as Percentage of Funds §67-1917(i)(6), I.C.	4.44%

2. Identify below for each grant any obligations, agreements, joint exercise of powers agreements, maintenance of efforts agreements, or memoranda of understanding that may be impacted by federal or state decisions regarding federal receipts, include any state matching requirements, §67-1917(i)(6), I.C.		
CFDA#/Cooperative Agreement # /Identifying #	Agreement Type	Explanation of agreement including dollar amounts.

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B						
AGENCY INFORMATION						
AGENCY NAME:	Insurance, Department of		Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions		
Prepared By:	Lisa McIntosh		E-mail Address:	lisa.mcintosh@doj.idaho.gov		
Telephone Number:	208-334-4266		Fax Number:	208-334-4398		
DFM Analyst:	Hannah Caudill		LSO/BPA Analyst:	Alex Williamson		
Date Prepared:	8/1/2024		Fiscal Year:	2025		
FACILITY INFORMATION (please list each facility separately by city and street address)						
Facility Name:	Department of Insurance Main Office					
City:	Boise		County:	Ada		
Property Address:	700 W State St 3rd Floor, Boise, ID				Zip Code:	83720-0043
Facility Ownership (could be private or state-owned)	Private Lease:	<input type="checkbox"/>	State Owned:	<input checked="" type="checkbox"/>	Lease Expires:	6/30/2050
FUNCTION/USE OF FACILITY						
Primary offices for the Department of Insurance including the State Fire Marshall						
COMMENTS						
WORK AREAS						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Number of Work Areas:	80	80	80	80	80	80
Full-Time Equivalent Positions:	65.5	65.5	65.5	65.5	65.5	65.5
Temp. Employees, Contractors, Auditors, etc.:	14	14	14	14	14	14
SQUARE FEET						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Square Feet:	22574	22574	22574	22574	22575	22574
FACILITY COST						
(Do NOT use your old rate per sq ft; it may not be a realistic figure)						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Facility Cost/Yr:	358700	369461	380545	391961	403720	415832
SURPLUS PROPERTY						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IMPORTANT NOTES:						
1. Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov . Please e-mail or call 208-332-1933 with any questions.						
2. If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.						
3. Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.						
AGENCY NOTES:						

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B						
AGENCY INFORMATION						
AGENCY NAME:	Insurance, Department of		Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions		
Prepared By:	Lisa McIntosh		E-mail Address:	lisa.mcintosh@doj.idaho.gov		
Telephone Number:	208-334-4266		Fax Number:	208-334-4398		
DFM Analyst:	Hannah Caudill		LSO/BPA Analyst:	Alex Williamson		
Date Prepared:	7/7/2025		Fiscal Year:	2026		
FACILITY INFORMATION (please list each facility separately by city and street address)						
Facility Name:	Department of Insurance Pocatello Regional Office					
City:	Pocatello		County:	Bannock		
Property Address:	353 North 4th Ave, STE 200, The Sterling Building, Pocatello, ID			Zip Code:	83204	
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:	6/30/2029
FUNCTION/USE OF FACILITY						
Eastern Idaho Regional Offices for the Department of Insurance including Consumer Affairs and SHIBA						
COMMENTS						
WORK AREAS						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Number of Work Areas:	5	5	5	5	5	5
Full-Time Equivalent Positions:	3	3	3	3	3	3
Temp. Employees, Contractors, Auditors, etc.:	2	2	2	2	2	2
SQUARE FEET						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Square Feet:	1307	1307	1307	1307	1307	1307
FACILITY COST						
(Do NOT use your old rate per sq ft; it may not be a realistic figure)						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Facility Cost/Yr:	20332	20739	21154	21577	22008	22669
SURPLUS PROPERTY						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IMPORTANT NOTES:						
1. Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov . Please e-mail or call 208-332-1933 with any questions.						
2. If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.						
3. Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.						
AGENCY NOTES:						

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B						
AGENCY INFORMATION						
AGENCY NAME:	Insurance, Department of		Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions		
Prepared By:	Lisa McIntosh		E-mail Address:	lisa.mcintosh@doi.idaho.gov		
Telephone Number:	208-334-4266		Fax Number:	208-334-4398		
DFM Analyst:	Hannah Caudill		LSO/BPA Analyst:	Alex Williamson		
Date Prepared:	7/7/2025		Fiscal Year:	2025		
FACILITY INFORMATION (please list each facility separately by city and street address)						
Facility Name:	Department of Insurance Coeur d'Alene Regional Office					
City:	Coeur d'Alene		County:	Kootenai		
Property Address:	2005 Ironwood Parkway, STE 142&143				Zip Code:	83814
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:	6/30/2029
FUNCTION/USE OF FACILITY						
North Idaho Regional Offices for the Department of Insurance included the State Fire Marshal, Investigations, Consumer Affairs and SHIBA						
COMMENTS						
WORK AREAS						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Number of Work Areas:	7	7	7	7	7	7
Full-Time Equivalent Positions:	5	5	5	5	5	5
Temp. Employees, Contractors, Auditors, etc.:	2	2	2	2	2	2
SQUARE FEET						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Square Feet:	1829	1829	1829	1829	1829	1829
FACILITY COST						
(Do NOT use your old rate per sq ft; it may not be a realistic figure)						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Facility Cost/Yr:	33175	34171	35196	36252	37339	38459
SURPLUS PROPERTY						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IMPORTANT NOTES:						
1. Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov . Please e-mail or call 208-332-1933 with any questions.						
2. If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.						
3. Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.						
AGENCY NOTES:						

FIVE-YEAR FACILITY NEEDS PLAN, pursuant to IC 67-5708B						
AGENCY INFORMATION						
AGENCY NAME:	Insurance, Department of		Division/Bureau:	Insurance Regulation & State Fire Marshal Divisions		
Prepared By:	Lisa McIntosh		E-mail Address:	lisa.mcintosh@doi.idaho.gov		
Telephone Number:	208-334-4266		Fax Number:	208-334-4398		
DFM Analyst:	Hannah Caudill		LSO/BPA Analyst:	Alex Williamson		
Date Prepared:	7/7/2025		Fiscal Year:	2026		
FACILITY INFORMATION (please list each facility separately by city and street address)						
Facility Name:	Department of Insurance Idaho Falls Regional Office					
City:	Idaho Falls		County:	Bonneville		
Property Address:	1820 East 17th St, STE 320, Idaho Falls, ID			Zip Code:	83404	
Facility Ownership (could be private or state-owned)	Private Lease:	<input checked="" type="checkbox"/>	State Owned:	<input type="checkbox"/>	Lease Expires:	7/1/2028
FUNCTION/USE OF FACILITY						
Eastern Idaho Regional Offices for the Department of Insurance limited to the State Fire Marshal						
COMMENTS						
WORK AREAS						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Number of Work Areas:	2	2	2	2	2	2
Full-Time Equivalent Positions:	2	2	2	2	2	2
Temp. Employees, Contractors, Auditors, etc.:						
SQUARE FEET						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Square Feet:	738	738	738	738	738	738
FACILITY COST (Do NOT use your old rate per sq ft; it may not be a realistic figure)						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
Total Facility Cost/Yr:	10742	10742	10742	10742	11064	11064
SURPLUS PROPERTY						
FISCAL YR:	ACTUAL 2025	ESTIMATE 2026	REQUEST 2027	REQUEST 2028	REQUEST 2029	REQUEST 2030
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IMPORTANT NOTES:						
1. Upon completion, please send to Leasing Manager at the State Leasing Program in the Division of Public Works via email to Caitlin.Ross@adm.idaho.gov . Please e-mail or call 208-332-1933 with any questions.						
2. If you have five or more locations, please summarize the information on the Facility Information Summary Sheet and include this summary sheet with your submittal.						
3. Attach a hardcopy of this submittal, as well as the Facility Information Summary Sheet, if applicable, with your budget request. DPW LEASING DOES NOT NEED A COPY OF YOUR BUDGET REQUEST, JUST THIS FORM.						
AGENCY NOTES:						

AGENCY NAME:							
FACILITY INFORMATION SUMMARY FOR FISCAL YR				2027	BUDGET REQUEST	Include this summary w/ budget request.	
Address, City, Zip, Purpose	Fiscal Year		Sq Ft	\$/Sq Ft	Cost/Yr	Work Areas	FTP, Temps and Comments
Main Office	2027	request	22574	\$ 16.86	\$ 380,545	80	282
700 W State Street 3rd FL	2026	estimate	22574	\$ 16.37	\$ 369,461	80	282
Boise, ID 83720-0043	2025	actual	22574	\$ 15.89	\$ 358,700	80	282
	Change (request vs actual)			\$ -	21,845		
	Change (estimate vs actual)			\$ -	10,761		
Field Office	2027	request	1,307	\$ 16.18	\$ 21,154	5	261
353 N 4th Ave, STE 200	2026	estimate	1,307	\$ 15.87	\$ 20,739	5	261
Pocatello, ID 83204	2025	actual	1,307	\$ 15.56	\$ 20,332	5	261
	Change (request vs actual)			\$ -	821		
	Change (estimate vs actual)			\$ -	407		
Field Office	2027	request	1,829	\$ 19.24	\$ 35,196	7	261
2005 Ironwood Pkwy STE 142 & 143	2026	estimate	1,829	\$ 18.68	\$ 34,171	7	261
Coeur d'Alene, ID 83814	2025	actual	1,829	\$ 18.14	\$ 33,175	7	261
	Change (request vs actual)			\$ -	2,020		
	Change (estimate vs actual)			\$ -	995		
Field Office	2027	request	738	\$ 14.56	\$ 10,742	2	369
1820 E 17th St, STE 2100	2026	estimate	738	\$ 14.56	\$ 10,742	2	369
Idaho Falls, Idaho 83404	2025	actual	738	\$ 14.56	\$ 10,742	2	369
	Change (request vs actual)			\$ -			
	Change (estimate vs actual)			\$ -			
	2027	request		\$ -	\$ -		-
	2026	estimate		\$ -	\$ -		-
	2025	actual		\$ -	\$ -		-
	Change (request vs actual)			\$ -			
	Change (estimate vs actual)			\$ -			
TOTAL (PAGE _____)	2027	request	26,448	\$ 16.93	\$ 447,636	94	281
	2026	estimate	26,448	\$ 16.45	\$ 435,112	94	281
	2025	actual	26,448	\$ 15.99	\$ 422,949	94	281
	Change (request vs actual)			\$ -	24,687		
	Change (estimate vs actual)			\$ -	12,163		
TOTAL (ALL PAGES)	2027	request			\$ -		
	2026	estimate			\$ -		
	2025	actual			\$ -		
	Change (request vs actual)						
	Change (estimate vs actual)						

Part I – Agency Profile

Agency Overview

The Department of Insurance is a regulatory agency created to regulate the business of insurance in Idaho. State regulation of Idaho's insurance business began in 1901, and in 1961 the Insurance Code was expanded and recodified into Title 41, Idaho Code. When the Executive branch of state government was reorganized in 1974, the Department of Insurance became one of the 20 major departments of the Executive branch. The director of the department is appointed by the governor and is subject to confirmation by the state senate.

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively, and efficiently administering the Idaho Insurance Code and the International Fire Code. The Department is organized into two divisions: the State Fire Marshal's Office and the Insurance Regulation Division.

The State Fire Marshal's Office participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention, investigation, and public education activities. The program involves fire prevention activities, fire/arson investigations, code enforcement, and the operation of the Idaho Fire Incident Reporting System. The State Fire Marshal's Office provides assistance to local fire agencies throughout the state.

The Department's Insurance Regulation Division consists of the following three regulatory bureaus: the Company Activities Bureau, the Consumer Services Bureau, and the Product Review Bureau. The Company Activities Bureau (CAB) monitors the financial condition of all insurance entities domiciled in the state of Idaho to assure that each complies with Idaho law and that the financial obligations of the company to its policyholders will be met. The CAB reviews all applications of insurers and qualifying self-funded healthcare plans seeking to do business in this state to determine eligibility for a certificate of authority to transact insurance or eligibility for registration as a self-funded healthcare plan. The CAB also licenses producers, adjusters, bail agents, third party administrators, and other licensees. The Consumer Services Bureau (CSB) researches consumer and industry complaints and provides assistance to consumers, the insurance industry, and law enforcement agencies on matters involving insurance contracts and potential violations of the insurance code. The CSB is also responsible for investigating criminal and civil violations of insurance laws and referring cases involving criminal or administrative violations of the Idaho Code to the Attorney General or appropriate county prosecutor when applicable. Within the CSB is Idaho's Senior Health Insurance Benefits Advisors (SHIBA) program that provides information, counseling, and assistance on Medicare coverage issues to Idaho's Medicare eligible citizens through a network of professional staff, over 100 volunteers, and a help line staffed to service Idaho consumers. The Market Oversight Bureau (MOB) reviews insurance policy and self-funded rates and forms. The MOB meets the effective rate review standards for individual and small group health insurance markets, retaining state-level regulatory authority. It also regulates title agents and performs market conduct analyses and examinations of insurers and self-funded plans domiciled in Idaho. The MOB supports the Idaho Health Insurance Exchange (Your Health Idaho) in fulfilling the plan management requirements and in reviewing and certifying health plans that meet the Qualified Health Plan (QHP) standards. The bureau monitors changes to federal and state law that affect health plans and implements any necessary updates to Idaho insurance laws, rules or written guidance.

The Office of the Attorney General provides four dedicated employees, three attorneys and one paralegal, to provide day-to-day legal services to the department. The Director's administration group provides oversight, guidance and strategic business partnerships to the Insurance Regulation and State Fire Marshal divisions. The fiscal section also collects premium taxes and audits insurance premium tax returns.

The main office of the Idaho Department of Insurance is located on the third floor of the JR Williams Building in Boise. The department also has offices in Pocatello, Idaho Falls, and Coeur d'Alene (CdA). The department has been appropriated 77.5 FTE (full time equivalent) personnel for FY 2026. The State Fire Marshal has six FTE in Boise, three FTE in Idaho Falls, and three in CdA. The Insurance Regulation Division has two SHIBA FTE in Pocatello and two SHIBA FTE in CdA.

While the department collects more than \$100 million in premium taxes from insurance companies, none of those funds are used to support agency operations. The agency is funded entirely by fees collected for licensing insurance producers and companies doing business in Idaho.

Core Functions/Idaho Code

Insurance Regulation Division – Regulates the insurance industry in Idaho and assists public with insurance complaints and inquiries, investigates insurance fraud, reviews insurer rate and form filings, reviews qualifications of insurance agents/brokers and insurers seeking licensing to do business in Idaho, reviews financial solvency of insurers doing business in Idaho, and administers and collects insurance premium tax. Title 41, Idaho Code.

State Fire Marshal's Office – Assists local governmental entities and fire districts in fire investigation and prevention activities and is responsible for fire and life safety issues in state-owned buildings. Title 41, Chapter 2, Idaho Code.

Revenue and Expenditures

Revenue	FY 2022	FY 2023	FY 2024	FY 2025
Insurance Administrative Acct	\$10,234,200	\$10,408,400	\$10,059,600	\$10,333,700
Arson Fire & Fraud Acct	939,000	905,900	1,663,100	1,849,600
Federal Grant	442,900	501,500	507,800	517,400
Miscellaneous Revenue	14,000	13,000	63,000	14,000
Total	\$11,630,100	\$11,828,800	\$12,293,500	\$12,714,700
Expenditures	FY 2022	FY 2023	FY 2024	FY 2025
Personnel Costs	\$5,381,000	\$5,735,400	\$5,756,400	\$6,381,700
Operating Expenditures	2,017,600	2,274,100	2,453,900	2,770,000
Capital Outlay	106,800	61,800	101,800	410,900
Total	\$7,505,400	\$8,071,300	\$8,312,100	\$9,562,600

Note: Revenue figures for the insurance administrative account do not include tax premium revenue.

Profile of Cases Managed and/or Key Services Provided

Cases Managed and/or Key Services Provided	FY 2022	FY 2023	FY 2024	FY 2025
Company Activities Bureau				
Examinations performed	10	11	10	10
Adopt final examination reports within 18 months of the "as of" date	60%	80%	80%	100%
Companies admitted/listed	28	42	79	52
Companies withdrawn/suspended/revoked	14	9	18	9
Total companies regulated	2,316	2,329	2,387	2,413
Producer licensing applications received	40,536	35,296	35,233	38,634
Producer licenses issued	37,170	34,811	31,878	36,359
Continuing Ed courses approved	1,230	1,651	1,146	1,366
Premium taxes collected	\$129,794,700	\$134,381,000	\$145,432,400	\$158,541,100
Consumer Services Bureau				
Consumer Affairs – Complaints rec'd	958	890	782	848
Consumer Affairs – Inquiries	5,207	5,756	5,740	6,345
SHIBA – Client Contacts	8,881	9,634	9,422	11,168
SHIBA – Clients reached through media/outreach efforts	2,949	6,628	7,643	15,243
Investigations – New cases	382	562	742	812

Cases Managed and/or Key Services Provided	FY 2022	FY 2023	FY 2024	FY 2025
Investigations – Cases referred to AG (Includes Criminal and Administrative)	23	28	38	18
Investigations – Convictions	6	9	15	26
Market Oversight Bureau				
Policy Forms Filed	28,785	22,296	27,874	23,593
Title exams performed	39	42	38	30
State Fire Marshal				
Fire Investigations	203	213	198	189
Fire Code Inspections	546	861	728	586
Sprinkler Plan Reviews	766	640	783	640
Classes Taught	93	83	97	89

Licensing Freedom Act

Agencies who participate in licensure must report on the number of applicants denied licensure or license renewal and the number of disciplinary actions taken against license holders.

	FY 2022	FY 2023	FY 2024	FY 2025
PRODUCER (INCLUDING SURPLUS LINE BROKER)				
Total Number of Licenses	160,586	164,937	182,354	200,552
Number of New Applicants Denied Licensure	0	0	3	23
Number of Applicants Refused Renewal of a License	0	0	0	3
Number of Complaints Against Licensees	42	56	58	54
Number of Final Disciplinary Actions Against Licensees	40	52	34	65
BAIL AGENT				
Total Number of Licenses	207	192	221	253
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	3	1	7	0
Number of Final Disciplinary Actions Against Licensees	0	0	1	1
ADJUSTER				
Total Number of Licenses	18,237	20,193	25,087	25,853
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	4	0
Number of Final Disciplinary Actions Against Licensees	0	1	0	0
PUBLIC ADJUSTER				
Total Number of Licenses	149	161	199	235
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	0	2
Number of Final Disciplinary Actions Against Licensees	0	1	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
PORTABLE ELECTRONICS INSURANCE VENDOR				
Total Number of Licenses	25	22	23	25
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
INDEPENDENT REVIEW ORGANIZATION				
Total Number of Licenses	17	15	16	19
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
LIFE SETTLEMENT PROVIDER OR BROKER				
Total Number of Licenses	61	62	66	72
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
MANAGING GENERAL AGENT				
Total Number of Licenses	28	35	53	54
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	1	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
TITLE AGENT				
Total Number of Licenses	169	177	179	203
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	13	0	6	2
Number of Final Disciplinary Actions Against Licensees	0	2	0	4
REINSURANCE INTERMEDIARY				
Total Number of Licenses	0	0	0	2
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
THIRD PARTY ADMINISTRATOR				
Total Number of Licenses	367	381	380	427
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	3	2	18
Number of Final Disciplinary Actions Against Licensees	0	0	0	2
INSURER				
Total Number of Licenses	2,316	2,329	2,387	2413
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	496	604	733	772
Number of Final Disciplinary Actions Against Licensees	20	6	7	0
REINSURER				
Total Number of Licenses	48	67	78	81
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
AUTHORIZED SURPLUS LINE INSURER				
Total Number of Licenses	185	194	204	214
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	4	4	8	10
Number of Final Disciplinary Actions Against Licensees	0	2	0	0
COUNTY MUTUAL INSURER				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FRATERNAL BENEFIT SOCIETY				
Total Number of Licenses	16	16	17	18
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	1	3	1
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

	FY 2022	FY 2023	FY 2024	FY 2025
HOSPITAL / PROFESSIONAL SERVICE CORPORATION				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	3	2	4
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
SELF-FUNDED HEALTH CARE PLAN				
Total Number of Licenses	16	16	16	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
RISK RETENTION GROUP				
Total Number of Licenses	93	96	100	108
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PURCHASING GROUP				
Total Number of Licenses	256	244	248	250
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	1	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PETROLEUM CLEAN WATER TRUST				
Total Number of Licenses	1	1	1	1
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
PHARMACY BENEFIT MANAGER				
Total Number of Licenses	0	47	54	54
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	28
Number of Final Disciplinary Actions Against Licensees	0	0	0	1

	FY 2022	FY 2023	FY 2024	FY 2025
RATING ORGANIZATION				
Total Number of Licenses	9	9	10	11
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
ADVISORY ORGANIZATION				
Total Number of Licenses	14	15	15	16
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FIREWORKS WHOLESALER OR IMPORTER				
Total Number of Licenses	41	42	33	35
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0
FIRE PROTECTION SPRINKLER CONTRACTOR				
Total Number of Licenses	92	98	90	92
Number of New Applicants Denied Licensure	0	0	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	2	1
Number of Final Disciplinary Actions Against Licensees	0	0	1	1
FIRE PROTECTION SPRINKLER FITTER				
Total Number of Licenses	84	99	84	92
Number of New Applicants Denied Licensure	0	1	0	0
Number of Applicants Refused Renewal of a License	0	0	0	0
Number of Complaints Against Licensees	0	0	0	0
Number of Final Disciplinary Actions Against Licensees	0	0	0	0

Part II – Performance Measures

Performance Measure		FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Goal 1						
<i>Company Activities Bureau: To efficiently ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.</i>						
1. Review company applications within 60 days of complete application.	actual	93%	98%	98%	97%	
	target	100%	100%	90%	90%	90%
2. Issue producer license within five business days of date application is received.	actual	95%	98%	98%	99%	
	target	90%	90%	90%	90%	90%
Goal 2						
<i>Consumer Services Bureau: To protect the public from unfair and illegal practices involving insurance by providing counseling and assistance to insurance consumers and investigating allegations of insurance code violations.</i>						
3. Complete and close consumer complaints within 60 days.	actual	95%	96%	N/A	N/A	
	target	90%	90%*	N/A	N/A	N/A
4. Complete and close consumer complaints within 45 days.	actual	N/A	N/A	95%	94%	
	target	N/A	N/A	80%*	80%	80%
5. Index and assign fraud referrals within 90 days of receipt.	actual	N/A	N/A	100%	100%	
	target	N/A	N/A	100%	100%	100%
6. Acknowledge receipt of at least 80% of consumer and industry complaints within 2 business days.	actual	N/A	N/A	97%	97%	
	target	N/A	N/A	80%	80%	80%
Goal 3						
<i>Market Oversight Bureau: To effectively review insurance policy rates and forms for compliance with Idaho law while not unduly delaying the introduction of new products to the marketplace.</i>						
7. Respond to company rates and forms filings within on average 10 business days.	actual	88%	88%	80%	93%	
	target	90%	90%	90%	90%	90%
8. Perform NAIC Level 1 market analyses of identified companies.	actual	48%	48%	93%	94%	
	target	100%	100%	90%	90%	90%
Goal 4						
<i>State Fire Marshal Office: To investigate fires and assist in the prosecution of arson claims at the request of local units of government.</i>						
9. Respond to requests for fire investigation assistance within 12 hours.	actual	100%	100%	100%	100%	
	target	100%	100%	100%	100%	100%

Performance Measure Explanatory Notes

* Starting with FY 2024, goal adjusted to resolving 80% of complaints within 45 days.

For More Information Contact

Wes Trexler
Department of Insurance
700 West State Street
P.O. Box 83720
Boise, ID 83720-0043
Phone: (208) 334-4214
E-mail: weston.trexler@doi.idaho.gov

Director Attestation for Performance Report

In accordance with *Idaho Code* 67-1904, I certify the data provided in the Performance Report has been internally assessed for accuracy, and, to the best of my knowledge, is deemed to be accurate.

Department: Dept. of Insurance



Director's Signature

8/27/25

Date

Please return to:

Division of Financial Management
304 N. 8th Street, 3rd Floor
Boise, Idaho 83720-0032

FAX: 334-2438
E-mail: info@dfm.idaho.gov

Employee Bonus Report

To Agency Code	Employee Number	Employee Name	Work Assignment	Amount	Currency	Pay Code	Pay Code Description	Time Record Date
280	254106	FLETCHER, JAMES E.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	254106	FLETCHER, JAMES E.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	254106	FLETCHER, JAMES E.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	255559	SANDAHL, KNUTE C.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	255559	SANDAHL, KNUTE C.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	255559	SANDAHL, KNUTE C.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	257371	SHEPHERD, ROY E.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	259078	WALTERS, MINDY M.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	262594	GOBLE, STACY M.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	262594	GOBLE, STACY M.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	262638	ADAMSON, JESSIE L.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	268210	PIPAL, RANDALL M.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	268210	PIPAL, RANDALL M.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	268210	PIPAL, RANDALL M.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	273629	BENEDETTI, MARGENE M.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	275538	THOMASON, LORI K.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	275538	THOMASON, LORI K.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	277692	TREXLER, WESTON D.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	277692	TREXLER, WESTON D.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	277692	TREXLER, WESTON D.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	278246	MCINTOSH, LISA A.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	281332	ANDERSON, JAMES T.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	283562	RE, AMBER S.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	283562	RE, AMBER S.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	283562	RE, AMBER S.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	286743	HOHL, SHANNON L.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	286743	HOHL, SHANNON L.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	286743	HOHL, SHANNON L.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	287478	CERVANTES, JAVIER	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	287768	CAMMACK, KYLE A.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	291890	HATFIELD, NOAH	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	291890	HATFIELD, NOAH	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	292446	PRATT, CANDICE K.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	292456	ROBINSON, JULIE T.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	292456	ROBINSON, JULIE T.	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	292456	ROBINSON, JULIE T.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	292841	MASTERSON, JOSHUA L.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	292987	VINAYAGAMOORTHY, JAYASHREE	1	\$2,000.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	295607	GONZAGA, DECEMBER M.	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Jun 10, 2023
280	295607	GONZAGA, DECEMBER M.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Jun 8, 2024
280	295607	GONZAGA, DECEMBER M.	1	\$1,500.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025
280	322641	Mendoza, Lexi	1	\$1,000.00	USD	STC	PERFORMANCE BONUS	Apr 26, 2025



11331 W Chinden Blvd
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Boise, Idaho 83714

Phone: 208.605.4000
Fax: 208.605.4090

its.idaho.gov

Office of Information Technology Services

Technology Purchase and Use Attestation Letter

Date: 8/18/2025

To: Department of Insurance - 28000

Subject: Technology Purchase and Use Approval

The Office of Information Technology Services (ITS) attests that the technology identified in the Department of Insurance IT Budget Packet has been reviewed and determined to meet statewide technology policies and standards for potential purchase and use by Department of Insurance. This attestation is intended to provide documentation for the Division of Financial Management (DFM), the Division of Purchasing (DOP), or other oversight bodies that require confirmation of ITS review as part of budgeting, procurement, or technology decision-making processes. Data exports or downloads from the IT Budget Packet may be attached to this attestation letter when it is shared with DFM, DOP, or other oversight bodies as supporting documentation.

This attestation does not constitute a commitment by ITS to deploy, implement, or provide ongoing support for any technology included in the IT Budget Packet. It is not an endorsement of business need, nor does it imply that ITS recommends or requires any agency to adopt the solutions listed. The attestation solely reflects that the technologies identified are permissible for agency acquisition within the parameters of state IT policy and security standards.

This approval is contingent on adherence to the Office of ITS guidelines for operation, maintenance, and data security, as outlined in the applicable policy documents.

If you have any questions regarding this approval, please contact our office.

■ STRATEGIC

plan.

FY 2026-2029

July 1, 2025



OUR MISSION

To serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code.

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INTRODUCTION

The Department of Insurance is a state agency created to regulate the business of insurance in Idaho. State regulation of Idaho's insurance business began in 1901. In 1961 the Insurance Code was expanded and re-codified into Title 41, Idaho Code. When the executive branch of state government was reorganized in 1974, the Department of Insurance became one of twenty major departments of the executive branch. The director of the department is appointed by the governor and is subject to confirmation by the state senate.

The first, and perhaps the most significant, part of the strategic plan is our Mission Statement, which identifies what we do and why we do it. Our Vision Statement is a description of how we envision the future. Our Values describe how we interact with the people of the state and with each other.

The department's goal is to provide superior service to all customers. This goal forms the basis for all the department's regulatory responsibilities. The Goals on the following pages set forth broad outcomes desired for each of the department's core regulatory divisions to attain superior service levels. The Objectives and Strategies describe how the department will reach a particular goal. Performance Measures and Benchmarks are intended to gauge progress toward achieving goals. The Performance Measures and Benchmarks used in this plan were determined by assuming that existing staffing and funding levels continue throughout the term of the plan. Output Measures are used to quantify the services we provide.

The department fulfills its mission and duties through two divisions: The Insurance Division and the State Fire Marshal's Office. The Insurance Division consists of three regulatory bureaus overseen by the Deputy Director. Support services are provided by an administrative group reporting to the Director. The responsibilities are summarized on the following pages.

ADMINISTRATION



Dean L. Cameron

Director

The Director is responsible for the overall policy direction and management of the Department of Insurance. The Director's administration group includes the Deputy Director, the fiscal section with premium tax, and a public information specialist. The administration group provides oversight, guidance and strategic business partnerships to the Insurance Division and the State Fire Marshal.

INSURANCE DIVISION

Company Activities Bureau

This bureau monitors and examines the financial condition of all insurance entities domiciled or authorized in the state of Idaho to transact insurance. The bureau assures compliance with Idaho law and that the financial obligations of each company to its policyholders will be met. The bureau reviews all applications of insurers, qualifying self-funded healthcare plans, and related entities seeking to do business in this state. They determine eligibility for a certificate of authority, registration, or license, based on the operational history, financial condition, and experience of the applicant. The bureau also licenses producers, adjusters, bail agents, third party administrators, and other licensees. All licensees report their continuing education to the bureau who also records producer appointments with insurers.

Consumer Services Bureau

This bureau researches consumer and industry complaints and provides assistance to consumers and the insurance industry on matters involving insurance contracts and potential violations of the insurance code. This bureau is also responsible for investigating criminal and civil violations of insurance laws, and referring cases involving both criminal and civil violations to the Attorney General for administrative action or criminal prosecution. Also within this bureau is Idaho's Senior Health Insurance Benefits Advisors (SHIBA) program which provides information, counseling and assistance on Medicare coverage issues to Idahoans through a network of local community volunteers and a free phone helpline.

Market Oversight Bureau

This bureau reviews insurance and self-funded rates and forms. It also regulates title agents, and performs market conduct analyses and examinations of insurers, Pharmacy Benefit Managers (PBMs), and self-funded plans domiciled in Idaho. The bureau meets the effective rate review standards for the individual and small group health insurance markets, retaining state-level regulatory authority. The bureau supports the Idaho Health Insurance Exchange in fulfilling the plan management requirements, reviewing and certifying health plans that meet the Qualified Health Plan standards. The bureau monitors changes to federal and state law that affect health plans and implements any necessary updates to Idaho insurance laws, rules or written guidance.

STATE FIRE MARSHAL

The State Fire Marshal's Office participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention, investigation and public education activities. The program involves fire prevention activities, fire/arson investigations, code enforcement and the operation of the National Fire Incident Reporting System. The State Fire Marshal's Office aids local fire and law enforcement agencies throughout the state.

MISSION STATEMENT

The mission of the Department of Insurance is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code.

VISION STATEMENT

The Department of Insurance's vision is:

- A regulatory environment in Idaho that is efficient, fair and effective
- An insurance market that:
 - Encourages competition and job growth by making Idaho an attractive place in which to do business;
 - Maintains public confidence in the industry by providing effective protections to the insurance-buying public;
 - Is a state-based regulatory system.
 - ▶ Providing the most efficient and effective means of regulating the industry and responding to consumer needs;
 - ▶ Continuing the long track record of protecting consumers while meeting the unique needs and challenges of the various state markets;
 - ▶ Demonstrating the viability and effectiveness of state-based insurance regulation by promoting greater uniformity and efficiency in insurance regulation at the national level while making certain the unique needs of this state are also addressed.
- A State Fire Marshal's Office that will continue:
 - In its role as an essential resource for local governmental units by providing training and assistance when requested;
 - To take a proactive approach to fire prevention by improving and expanding the scope of its public outreach and fire prevention education programs;
 - To establish the origin and cause of fire by conducting competent and timely investigations and by assisting in criminal prosecution of those responsible.



VALUES

In all areas of our work, the citizens of Idaho come first. Customer service to the public and to the industry members we regulate is a priority. We have a duty to the citizens to be responsive to their needs and look for ways to improve the services we offer. We also have a duty to manage our resources in an effective and efficient manner.

The department is committed to providing a workplace that is rewarding to its employees. We are a team, and each member of the team is valued and respected. The department supports and encourages professional development of all its employees. We strive to provide every employee an equal opportunity to be heard and to succeed. The actions and conduct of team leaders should inspire respect and admiration from the internal staff and all public sectors.

The insurance industry is complex and dynamic. To meet the challenges of regulating this industry, the department is committed to investing in the technological tools and training necessary to allow staff to achieve the goal of efficient, fair and effective regulation.

Leadership's core values:

To strive for excellence in customer service.

To keep promises and commitments that we make with others.

To build trust and provide superior service. We must always communicate in an open, honest and respectful manner.

To strive to demonstrate and motivate employees to provide service to industry, the public, and each other in a positive, collaborative and solution-focused manner.

To recognize we are stronger as a department than we are as individuals or sections. We work best in a team-oriented environment with opportunities for personal and professional growth.

To choose to be leaders – which includes being accountable for our behavior, actions and results. We foster collaboration while maintaining individual accountability.

To strive to recognize and appreciate the value of others.

KEY EXTERNAL FACTORS



- Moves by the federal government that preempt state authority regulating the business of insurance.
- National regulatory initiatives aimed at improving solvency regulation and increasing uniformity in state regulation that require changes to Idaho laws or investments in technology and staffing to complete.
- The increasing population of the state, which requires more resources to be allocated to insurance fraud, arson, fire prevention and direct consumer services.
- The changing demographics of Idaho's population, including an increasing number of senior citizens needing assistance in choosing appropriate health care plans and insurance services.
- Responding to the continued growth and the increasing complexity within the industry with available resources, such as data security or the increased use of machine learning and artificial intelligence in the pricing, marketing, fraud detection, and other insurance activities.
- The cost and availability of healthcare providers, which impacts the affordability, accessibility, and quality of health insurance and managed care plans in Idaho.
- The cost and availability of parts and other materials needed to make Idahoans whole after a home or auto claim, as well as the cost and availability of reinsurance for Idaho's insurance markets – both of which impact the affordability, accessibility, and coverages of property and casualty insurance in Idaho.
- The ability of the state to offer a compensation package to compete with industry in attracting and retaining persons with the necessary background, education and skills to effectively fulfill the regulatory duties of the department.
- Increasing demands for local fire related services will increase the demands for services such as training, fire investigations and inspections provided to local entities by the State Fire Marshal.
- The impact on the insurance market from pandemics, natural disasters and acts of terrorism. Local legislative changes and court rulings.

GOALS, OBJECTIVES AND MEASURES

COMPANY ACTIVITIES BUREAU

Goal:

Ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.

Objective 1:

Examine and analyze the financial condition and compliance of domestic, foreign and alien insurers, and registered self-funded plans within accreditation timeframes and standards.

TASKS:

- Complete the risk-focused surveillance cycle in accordance with the National Association of Insurance Commissioners' (NAIC's) standards for analysis and examinations.
- Perform high quality, timely and comprehensive analysis and examinations of the financial condition and compliance of domestic insurers, and registered self-funded plans.
- Effectively use intra-departmental resources and those available through the NAIC to enhance the effectiveness and quality of examinations and analyses while expeditiously completing all required steps and procedures.
- Maintain open and regular communication with insurers and self-funded plans to quickly identify changes in their financial condition or operational practices that may unduly harm or negatively impact policyholders and creditors.
- Monitor the solvency and compliance of domestic, foreign, and alien insurers, and self-funded plans.
- Initiate administrative actions on the authority of insurers and other companies, when appropriate, such as suspensions, revocations, or other legal actions.

PERFORMANCE MEASURES AND BENCHMARKS:

- Complete 80% of examinations of insurers and self-funded plans within the NAIC accreditation timeliness benchmark: 18 months from the "as of" date.
- Complete 90% of annual analysis procedures of insurers and self-funded plans within the NAIC accreditation timeliness standard: 120 days from the date received.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Did the Department maintain accreditation through the NAIC?
- Number of domestic insurers and self-funded plans with annual analysis required.
- Number of examinations completed for insurers and self-funded plans.
- Total number of insurers and other companies regulated.
- Number of companies' authority suspended, revoked, or legally acted upon.



GOALS, OBJECTIVES AND MEASURES

COMPANY ACTIVITIES BUREAU

Goal:

Ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.

Objective 2:

Uniformly process admission applications in an effective and timely manner to admit financially sound insurers and related entities that will offer quality insurance products and services to Idaho residents.

TASKS:

- Utilize the Uniform Certificate of Authority Application process in accordance with the NAIC manuals to ensure reciprocity of Idaho's admissions and licensure practices by other jurisdictions.
- Review admission applications and grant or deny authority based on Idaho's statutory and state specific admission procedures to ensure applicants will maintain the standards and requirements of Idaho law.
- Meet NAIC accreditation standards for domestic company applications, re-domestication applications, and Form A acquisitions or mergers
- Promptly review and process all corporate amendments to certificates of authority filed by existing insurers to ensure current information is on record and compliance with Idaho law is maintained by each company.

PERFORMANCE MEASURES AND BENCHMARKS:

- Approve, deny, or provide an opportunity to withdraw, 90% of applications within the NAIC accreditation timeliness benchmark: 60 days after an application is deemed complete and all requirements of Idaho law have been met.
- Complete required steps and reviews of 90% of applications for domestic insurance companies, re-domestications, and Form A acquisitions or mergers, pursuant to and within the NAIC accreditation timeliness benchmark: 60 days after an application is deemed complete and all requirements of Idaho law have been met.
- Process 90% of corporate amendments within the NAIC accreditation timeliness benchmark: 60 days after an amendment is deemed complete and all requirements of Idaho law have been met.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of admission applications received.
- Number of admission applications granted authority.
- Number of admission applications denied or withdrawn.
- Number of applications for domestic insurance companies, re-domestications, or Form A acquisitions or mergers.
- Number of corporate amendments received.

GOALS, OBJECTIVES AND MEASURES

COMPANY ACTIVITIES BUREAU

Goal:

Ensure that insurers doing business in Idaho are financially sound and in compliance with Idaho law.

Objective 3:

Efficiently license qualified persons as insurance producers, adjusters, bail agents, third party administrators and other licensees.

TASKS:

- Utilize uniform and efficient application and licensing standards, policies and procedures in accordance with the NAIC Producer Licensing Model Act standards to ensure reciprocity for Idaho's licensees in other jurisdictions.
- Review producer applications and grant or deny licenses based on Idaho's statutory and state specific requirements to ensure applicants are qualified and will appropriately sell, solicit, and negotiate insurance pursuant to Idaho law.
- Utilize electronic application processes and automation, to the extent possible, to enable staff to focus on resolving and addressing applications that require additional attention.
- Support the Continuing Education Advisory Committee and maintain the platform necessary to report, monitor and improve opportunities for continuing education for licensees.
- Monitor the compliance of licensees with Idaho law.
- Initiate administrative actions on the licenses, when appropriate, such as suspensions, revocations, or other legal actions.

PERFORMANCE MEASURES AND BENCHMARKS:

- Approve, or reject (deny, provide an opportunity to withdraw, or otherwise dismiss), producer applications within the historical benchmark: 5 business days after an application is deemed complete and all requirements of Idaho law have been met.
- Utilize electronic application processes and automation, to the extent possible, to enable staff to focus on resolving and addressing applications that require additional attention.
- Initiate administrative actions on the licenses, when appropriate, such as suspensions, revocations, or other legal actions.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of producer and other license applications, renewals filed.
- Number of producer licenses approved.
- Number of producer licenses rejected.
- Number of continuing education courses analyzed and approved.
- Total number of continuing education courses available.
- Total number of producers and other licensees regulated.
- Number of licenses suspended, revoked, or legally acted upon.



GOALS, OBJECTIVES AND MEASURES

CONSUMER SERVICES BUREAU

Goal:

Assist the public with matters involving insurance by providing counseling and assistance to insurance consumers and the insurance industry, and by investigating unfair and illegal practices and insurance fraud.

Objective 1:

Effectively and efficiently receive, analyze, and resolve consumer and industry contacts and complaints.

TASKS:

- Train staff able to effectively respond to inquiries and assist consumers in resolving issues with their insurance company or producer.
- Assist insurance companies, producers, and the public in resolving industry issues.

PERFORMANCE MEASURES AND BENCHMARKS:

- Performance measures and benchmarks are established based on history of inquiries/complaints received, investigated and closed:
- Acknowledge receipt of at least 80% of consumer and industry complaints within 2 business days.
- Investigate and resolve at least 80% of all complaints within 45 calendar days.
- Respond to and resolve at least 80% of contacts received within 2 business days.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of contacts received.
- Number of days to acknowledge and respond to contacts.
- Number of complaints opened.
- Number of days to acknowledge and resolve complaints

GOALS, OBJECTIVES AND MEASURES

CONSUMER SERVICES BUREAU

Goal:

Assist the public with matters involving insurance by providing counseling and assistance to insurance consumers and the insurance industry, and by investigating unfair and illegal practices and insurance fraud.

Objective 2:

Provide educational opportunities to all Idahoans and the insurance community

TASKS:

- Offer outreach opportunities using web-based options or other non-traditional meeting methods to reach the less populated areas of Idaho.
- Access industry associations as a resource for outreach opportunities.
- Provide education and information to consumers and the insurance industry through classes, written materials and electronic media.
- Identify opportunities to inform the public of the services available to consumers through the Idaho Department of Insurance.
- Coordinate with the department's public information specialist to develop communication strategies such as news releases, fliers and online notices.

PERFORMANCE MEASURES AND BENCHMARKS:

- Performance benchmarks are established based on availability of staff to provide presentations, trends in types of consumer questions received, and requests for future presentation topics received on class evaluation forms. Class evaluation forms are reviewed to determine effectiveness of the outreach:
- Complete at least 40 outreach opportunities per year including presentations to Idaho consumers with opportunities spread throughout the state.
- Reach 600 participants per year through outreach efforts including insurance industry and the public.
- Conduct 6 law presentations per year with a goal of 50 participants in each class.
- 90% of law class evaluations will be rated as "satisfactory" or better.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of outreach activities per year and number of participants per outreach event.
- Number of insurance presentations per year and number of participants per presentation.
- Number of law classes taught to the insurance industry per year and total number of participants.
- Results of evaluations completed by law class participants.



GOALS, OBJECTIVES AND MEASURES

CONSUMER SERVICES BUREAU

Goal:

Assist the public with matters involving insurance by providing counseling and assistance to insurance consumers and the insurance industry, and by investigating unfair and illegal practices and insurance fraud.

Objective 3:

Provide personalized counseling services to Medicare beneficiaries with emphasis on low income and diverse populations.

TASKS:

- Recruit and provide training to volunteers to provide one-on-one counseling services.
- Certify and monitor volunteers using quality assurance tools developed by the SHIBA program.
- Assist Medicare beneficiaries to identify, understand and enroll in appropriate programs and plans.
- Increase awareness of Department of Insurance services and Medicare programs through outreach to beneficiaries and networking with partners.
- Use Centers for Medicare and Medicaid Services tools to identify unmet needs by geographical area.
- Provide publications and informational materials to the public.
- Partner with public and private efforts targeted at helping Medicare beneficiaries learn about and access program benefits and services.

PERFORMANCE MEASURES AND BENCHMARKS:

- The following performance measures and benchmarks align with improving program progress toward performance measures set for the SHIP Grant by the Administration for Community Living:
- Provide client contact to 10,700 of Idaho's beneficiaries (3% of Idaho's Medicare population) per year.
- Increase Medicare Enrollment contacts to 7,000 per year.
- Increase the number of active volunteers by 15% per year

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Total number of client contacts, including in-person, telephone, email, fax and postal mail.
- Number of clients reached through media events and outreach efforts.
- Number of volunteers available for counseling.



GOALS, OBJECTIVES AND MEASURES

CONSUMER SERVICES BUREAU

Goal:

Assist the public with matters involving insurance by providing counseling and assistance to insurance consumers and the insurance industry, and by investigating unfair and illegal practices and insurance fraud.

Objective 4:

Reduce costs and losses to the public and the insurance industry arising from insurance fraud.

TASKS:

- Investigate alleged violations of the Idaho Insurance Code.
- Monitor the extent and severity of insurance fraud in Idaho.
- Provide procedures for industry identification and reporting of insurance fraud.
- Work with state, county and local law enforcement agencies to create a unified system for investigating, prosecuting and reducing insurance fraud.
- Increase public awareness of insurance fraud and its impact on premiums, insurers and consumers.
- Develop insurance fraud investigation and prosecution strategies in conjunction with the Office of the Attorney General.

PERFORMANCE MEASURES AND BENCHMARKS:

- Review and determine whether to assign for investigation or index all fraud referrals within 90 days of receipt.
- Provide at least 6 public education or outreach programs annually (based on availability of staff) to provide presentations, trends in types of investigative referrals received, and requests for future presentation topics received on class evaluation forms.
- Provide at least one annual training program on insurance fraud for law enforcement and/or insurance special investigation personnel annually (based on availability of staff) to provide presentations, trends in types of investigative referrals received and requests for future presentations topics received on class evaluation forms.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of cases referred to the department for investigation.
- Number of reported cases investigated.
- Percentage of cases reviewed within 90 days.
- Number of referred cases prosecuted.
- Number of prosecuted cases convicted.
- Number of presentations given to the industry, public and law enforcement agencies by investigations staff.



GOALS, OBJECTIVES AND MEASURES

MARKET OVERSIGHT BUREAU

Goal:

Ensure that insurance policies comply with Idaho law and that insurance rates are justified and not unreasonable.

Objective 1:

Maintain a “file and use” system for insurance policy rates and forms that will effectively monitor compliance with state laws while not unduly delaying the introduction of new products to the marketplace.

TASKS:

- Establish and maintain appropriate priorities for the review of policy forms.
- Coordinate form review with information and consumer problems identified by other department sections.
- Provide a timely analysis of the effect of new policy forms on consumers and on the financial condition and probable market conduct of domestic, foreign and alien insurers.
- Require revisions of forms and rates when necessary to meet statutory requirements.

PERFORMANCE MEASURES AND BENCHMARKS:

- In accordance with industry customer service expectations of timely review, review 90% of form filings within 10 business days of receipt.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of rates and forms filed.
- Number of rates and forms reviewed.
- Percentage of form filings reviewed within 10 business days of receipt.

GOALS, OBJECTIVES AND MEASURES

MARKET OVERSIGHT BUREAU

Goal:

Ensure that insurance policies comply with Idaho law and that insurance rates are justified and not unreasonable.

Objective 2:

Fairly apply and administer state laws and rules related to title insurance.

TASKS:

- Maintain open and regular communication with title agents.
- Conduct examinations of title agents to assure compliance with Idaho laws.
- Investigate potential violations of the insurance code by title agents.
- Conduct examinations of title agents to assure compliance with Idaho laws.
- Refer violation of insurance code by title agents for administrative action.

PERFORMANCE MEASURES AND BENCHMARKS:

- In accordance with NAIC national standards:
- Examine 100% of title agencies every five years.
- Investigate and resolve at least 80% of title complaints within 45 calendar days.
- Refer violation of insurance code by title agents for administrative action.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of title agencies examined under five-year exam requirement.
- Number of completed investigations and legal referrals.
- Number of title-related consumer complaints received and resolved.



GOALS, OBJECTIVES AND MEASURES

MARKET OVERSIGHT BUREAU

Goal:

Ensure that insurance policies comply with Idaho law and that insurance rates are justified and not unreasonable.

Objective 3:

Monitor the market conduct and compliance with Idaho laws of companies writing business in Idaho

TASKS:

- Review company activities in the marketplace on an annual or more frequent basis.
- Use available resources to enhance the quality and efficiency of market analysis.
- Identify companies who may be of most concern in the marketplace by NAIC's standardized criteria.
- Participate in statutory examination fieldwork related to market conduct.

PERFORMANCE MEASURES AND BENCHMARKS:

- In accordance with NAIC national standards, perform NAIC Level 1 market analyses of 100% of identified companies each year.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of companies identified during Level 1 market analysis.
- Number of market examinations completed.
- Percent of NAIC Level 1 analyses performed.



GOALS, OBJECTIVES AND MEASURES

STATE FIRE MARSHAL

Goal:

Protect the people of Idaho from loss of human life and property due to fire.

Objective 1:

Provide a statewide program for fire prevention.

TASKS:

- Assist other units of government upon request by inspecting buildings and building plans for compliance with the Fire Code.
- Assist local fire departments upon request with prevention, investigation and public education efforts.
- Provide training in fire prevention techniques and Fire Code requirements upon request.
- Review plans of state buildings as required by Idaho Code.
- Provide technical plan review assistance to local fire agencies upon request.
- Assist local fire departments with fire incident data entry into the National Fire Incident Reporting System.
- Assist other units of local government with technical expertise on training topics.

PERFORMANCE MEASURES AND BENCHMARKS:

- Respond to 100% of requests for services from local agencies within 12 hours, per historical customer service expectations.
- Schedule 100% of training classes within 48 hours of request, per historical customer service expectations.
- Review and comment on plans submitted for state buildings within 2 weeks, based upon industry standards and construction volume.

- Provide 100% of requested technical assistance to local fire agencies and complete 100% of related plan reviews within 2 weeks, based upon industry standards and construction volume.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of inspections and plans reviews requested and completed.
- Number of plans submitted for state buildings and percentage reviewed and commented upon within 2 weeks.
- Number of assistance requests handled and percentage of responses within 12 hours.
- Number of training classes requested.
- Number of training classes provided and percentage scheduled within 48 hours of request.
- Number of local plan assistance requests.
- Number of local plan reviews requested and percentage reviewed and commented upon within 2 weeks.
- Number of local fire departments reporting incidents to the National Fire Incident Reporting System.



GOALS, OBJECTIVES AND MEASURES

STATE FIRE MARSHAL

Goal:

Protect the people of Idaho from loss of human life and property due to fire.

Objective 2:

Investigate fires and assist in the prosecution of arson claims at the request of local units of government.

TASKS:

- Appropriately train State Fire Marshal's Office investigators and provide the resources needed to competently carry out their responsibilities.
- Maintain sufficient staff availability to handle requests for investigations coming from any part of the state at any time of the day or night.
- At the request of other agencies, provide training in fire investigation techniques.
- Assist the Attorney General's Office and local prosecutors in handling arson and insurance fraud cases.

PERFORMANCE MEASURES AND BENCHMARKS:

- Based upon historical levels of customer service and regional response times:
- Respond to 100% of requests for fire investigation assistance within 4 hours.
- Respond to 100% of requests for insurance fraud investigation assistance within 24 hours.
- Schedule 100% of requested training classes within 48 hours.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of investigations requested and completed.
- Number of requests for fire investigation assistance received, and percentage of responses made within 4 hours.
- Number of requests for insurance fraud investigation assistance and percentage of responses made within 24 hours.
- Number of training classes requested, and number of classes provided.
- Percentage of training classes scheduled within 48 hours of request.



GOALS, OBJECTIVES AND MEASURES

SUPPORT ACTIVITIES

Goal:

Support and enhance the department's ability to serve Idaho.

Objective 1:

Hire, develop, and maintain a high-quality workforce to meet business needs of the agency.

TASKS:


- Administer effective recruitment strategies for open positions, which includes applicable business and position analysis when vacancies occur.
- Maintain consistent hiring practices and continue successful and engaging onboarding activities.
- Provide training and developmental opportunities, including the assignment of soft skill training for all employees.
- Recognize excellence, leadership, integrity, competency, professionalism, and innovation.
- Employees who voluntarily separate from the department are provided with two exit interview opportunities: DHR's online survey, a requirement for all agencies; personal meeting with a member of the employee's management team or HR.

PERFORMANCE MEASURES AND BENCHMARKS:

- Limit newer employee turnover—tenure is ≤ 18 months. Benchmark: administrative/clerical positions ≤ 6 separations annually / Other positions ≤ 4 separations annually.
- 100% completion of mandatory respectful workplace and cybersecurity training.
- Annual increase in the number of industry-related designations held by staff.
- 100% compliance with the department's compensation policy, which includes implementing CEC that aligns with legislative intent and Governor's direction.
- Constructive feedback is discussed with the appropriate manager per DOI policies and procedures.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Staff tenure and compensation.
- Number of staff who attended mandatory trainings.
- Number of staff with designations.
- Exit interview results.



GOALS, OBJECTIVES AND MEASURES SUPPORT ACTIVITIES

Goal:

Support and enhance the department's ability to serve Idaho.

Objective 2:

Complete financial processes in a timely manner and in compliance with all applicable laws, rules, policies, and industry standards.

TASKS:

- Meet or exceed established time and quality criteria for accounting, mail, budgeting and purchasing.
- Provide training and guidance to staff and leadership to improve the opportunity for successful compliance.
- Identify process improvements and implement where no significant barriers exist.

PERFORMANCE MEASURES AND BENCHMARKS:

- 100% of activities meeting time and quality criteria per DOI policies and procedures.
- Have zero LSO audit findings.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of LSO audit findings for non-compliance.



GOALS, OBJECTIVES AND MEASURES SUPPORT ACTIVITIES

Goal:

Support and enhance the department's ability to serve Idaho.

Objective 3:

Enforce compliance with state premium tax requirements by efficiently collecting and accounting for premium taxes and auditing tax and fee returns.

TASKS:

- Audit premium tax returns in an efficient and accurate manner to determine that premium taxes are being appropriately accounted for and properly paid.
- Simplify and automate the premium tax audit process where possible.
- Provide accurate revenue and data reports when requested by the Division of Financial Management, other public entities or the Idaho Legislature.

PERFORMANCE MEASURES AND BENCHMARKS:

- Complete the prior year's premium tax audit and have all refunds processed and issued by the close of the fiscal year (June 30) to facilitate payment of refunds before year end reduction of the Insurance Refund Fund.
- Perform desk audits for accuracy of 100% of all premium tax returns filed per DOI procedures.

INPUTS/OUTPUTS/ACTIVITIES/OUTCOMES:

- Number of returns filed.
- Number of returns audited.
- Number of errors identified/corrections made.
- Amount of premium tax collected.
- Completion date of audits and refunds.

PROGRAM EVALUATION

This strategic plan is designed as a living document. The department assumes that circumstances will change during the term of this plan and that operational improvements within the department will create a need for revised objectives, strategies, measures and benchmarks. As a result, the department intends to periodically reevaluate the plan.

The need for a strategic vision of the insurance industry and its effect on consumers that is as accurate and comprehensive as possible is critical. Therefore, the department will continue to communicate regularly with consumers, industry representatives and members of the legislature as a means of assuring that the department's strategic vision statement remains accurate and that the department's goals and objectives are perceived as being equitably, effectively and efficiently executed.





■ STRATEGIC

plan.

FY 2026-2029

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