

State of Idaho
DEPARTMENT OF INSURANCE

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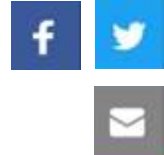
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Idaho Department of Insurance News Release

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Jerome man to serve jail time for “crash and buy”

BOISE, ID – Effective March 9, 2020, Nicolas Thorne of Jerome County was sentenced for insurance fraud in violation of Idaho code.

On December 14, 2017, Nicolas Thorne’s vehicle was struck from behind by another vehicle on his way to Jerome. The next day, on December 15, 2017, Mr. Thorne conspired with the driver of the other vehicle to commit a “crash and buy” where an insurance policy was purchased after the date of the accident. Within two hours of purchasing the insurance policy, Mr. Thorne filed a claim, colluding with the other driver by falsifying the date of the collision.

Mr. Thorne and the other driver—who has criminal charges pending against him—both admitted to investigators with the Department of Insurance that the accident occurred before the claim was filed.

“Insurance fraud is a serious issue. Besides violating the law, it costs Idahoans hundreds of dollars each month in higher premiums,” said Director Dean Cameron. “I am proud of our DOI investigators in helping to fight against fraud, enforcing the law and protecting the hard earned money of Idahoans.”

Judge Rosemary Emory sentenced Mr. Thorne to a unified sentence of 5 years with 2 years fixed and 3 years indeterminate. The sentence was suspended for 5 years of probation and Mr. Thorne was ordered to serve 60 days in jail and 150 hours of community service. Judge Emory ordered that Mr. Thorne pay \$1,260.81 in restitution to the Idaho Department of Insurance and \$1,943 to Sentry Insurance. He was also ordered to pay a \$1000 fine with \$1000 suspended and court costs. The Office of the Attorney General’s Special Prosecutions Unit prosecuted this case.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.

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