

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

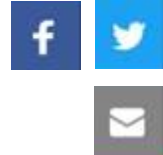
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**Idaho Department of Insurance News Release**

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## **Kootenai County woman guilty in “crash and buy”**

**BOISE, ID** – Effective December 18, 2020, Alexa Pehrson of Kootenai County was sentenced for insurance fraud in violation of Idaho Code 41-293(1)(c).

On December 19, 2017, Ms. Pehrson was driving her 2013 Honda Civic and crashed into a guardrail along Interstate 90 in Kootenai County. On the same day, Ms. Pehrson asked a family member to reinstate their auto insurance policy and she would make a claim the following day. The request was never fulfilled.

Ms. Pehrson applied herself for auto insurance online with Geico Insurance Company, neglecting to mention the December 19<sup>th</sup> collision. The new insurance coverage went into effect on January 4, 2018. Subsequently, Ms. Pehrson was involved in a second collision on January 11, 2018, crashing into a guardrail in the same area along Interstate 90 in Kootenai County. Geico repaired the damage from both the December 2017 and January 2018 collisions to Ms. Pehrson’s vehicle under the pretense only the latter collision occurred.

Through the efforts of the Investigations Division at the Department of Insurance it was discovered Ms. Pehrson provided false information to the claims adjuster, stating she had not driven her Honda Civic uninsured and failing to mention the collision on December 19, 2017.

"I appreciate the hard work of our Investigations Division for holding this individual’s actions accountable," said Director Dean Cameron. "Insurance fraud is never a victimless crime. It’s foolish actions like these that cost Idahoans their hard-earned money, causing insurance premiums to increase for everybody."

District Judge Lansing Haynes of Kootenai County withheld judgement and sentenced Ms. Pehrson to two years of supervised felony probation, 150 hours of community service, restitution to Geico Insurance and the Idaho Department of Insurance in the amounts of \$4,628.51 and \$1,482.00 respectively, plus court costs. Judge Lansing Haynes also ordered

90 days of unscheduled jail time to be served at the discretion of the probation officer. 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, please visit us at [doi.idaho.gov](http://doi.idaho.gov).

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