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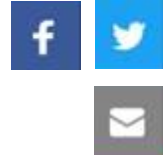
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Idaho Department of Insurance News Release

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Man falsifies names in insurance fraud scheme

BOISE, ID – On March 30, 2021, Benjamin C. Beckett appeared before Latah County Judge John Judge for insurance fraud in violation of Idaho Code 41-293(1)(a).

In 2017, Pasco, Washington resident Benjamin C. Beckett's stepfather, a Latah County man, was brutally attacked, rendering him disabled and unable to work or care for himself. Mr. Beckett moved home to be his stepfather's caregiver. His stepfather had a long-term care insurance policy from Northwestern Mutual and under this policy no coverage was provided for family members providing care. In response, Mr. Beckett formed a company to act as the care provider for his stepfather, and he submitted claims on behalf of his company under false names in an attempt to subvert the process in order to obtain reimbursement.

Northwestern Mutual opened an investigation and involved the Investigations Division of the Department of Insurance (DOI). Mr. Beckett admitted to DOI investigators that in order to get his claims reimbursed he created a company using false names. The amount wrongfully paid to Mr. Beckett was over \$24,000. Northwestern Mutual offered to settle for \$17,000.

"What happened to Mr. Beckett's stepfather is grievous. Unfortunately, insurance fraud is never a victimless crime as it causes all Idahoans to suffer, paying higher insurance premiums," said Director Dean Cameron. "I'm thankful for the hard work of our Investigations Division in this case."

The Latah County judge placed Mr. Beckett on supervised probation for two years to be supervised via an interstate compact through Washington State Probation and Parole. The judge ordered Mr. Beckett to pay court costs in the amount of \$245.50, restitution of \$1,219.95 to the DOI and \$17,000 to Northwestern Long Term Insurance Company. The judge also imposed and suspended 48 hours of jail time to be utilized 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.

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