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36-year-old woman in Caldwell sentenced for insurance fraud

BOISE ID – On Monday, July 29, 2019, a Caldwell woman was sentenced by Third District Court Judge Tom Whitney for one count of insurance fraud in violation of Idaho Code.

Ms. Andrea M. Archuleta pled guilty to one count of insurance fraud on May 30, 2019. Ms. Archuleta was placed on unsupervised probation for three years and was ordered to complete seven days in Canyon County's inmate labor program. Judge White ordered Ms. Archuleta to pay \$281 in restitution to the Idaho Dept. of Insurance to cover investigative costs and \$234 in restitution to GEICO.

Director Cameron is grateful to investigators at the department who played a key role in helping bring Ms. Archuleta to justice. According to the investigators, the incident occurred in July of 2015 when Ms. Archuleta backed her vehicle into a concrete barrier in Nampa during a carwash fundraiser. Later that afternoon, Ms. Archuleta purchased insurance on the vehicle through GEICO. The following day, she filed an insurance claim on the newly purchased policy telling GEICO the accident occurred after the policy was purchased.

"Insurance fraud is a felony and a major contributor to rising insurance prices for everyone especially consumers," says Director of the Idaho Dept. of Insurance Dean Cameron. "A fraudulent claim may not seem like a big deal on the surface, but according to FBI estimates, insurance fraud costs the average American family between \$400 and \$700 per year in the form of increased insurance premiums."

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 <u>doi.idaho.gov</u>.