

State of Idaho
DEPARTMENT OF INSURANCE

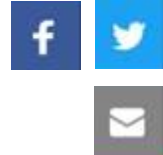
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Idaho Department of Insurance News Release

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Idaho woman seeks coverage after vehicle hits deer

BOISE, ID – Callene Zink of Jefferson County was charged with, and pled guilty to, insurance fraud in violation of Idaho code 41-293(1)(c).

On December 28, 2017, Callene Zink purchased an auto policy online with Esurance for her two vehicles. The following day, Ms. Zink called Esurance confirming both of her vehicles were covered. On January 7, 2018, Ms. Zink submitted an online claim stating that one of her vehicles, the 2012 Dodge Ram, was hit by a deer when her husband was driving on January 5, 2018. The claim was for damage done to the front of the vehicle.

Esurance, however, noticed inconsistencies in Ms. Zink’s outline of events, and she finally admitted to investigators with the Department of Insurance that the damage done to her 2012 Dodge Ram occurred before she purchased the insurance.

“Insurance fraud is a felony and a major contributor to rising insurance prices for everyone—especially consumers,” says Director Dean Cameron. “Insurance fraud costs the average American family between \$400 and \$700 every year in the form of increased insurance premiums.”

Ms. Callene Zink’s sentencing date is April 20, 2020 at 1:48 PM at the Jefferson County Courthouse.

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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