

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

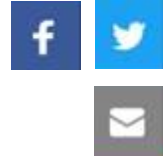
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**Idaho Department of Insurance News Release**

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## **Sandpoint man sentenced for insurance fraud for roof damage scheme**

**BOISE, ID** – Effective November 23, 2020, Jesse James Bennett of Sandpoint in Bonner County was sentenced for insurance fraud in violation of Idaho Code 41-293(1)(a) and authorized to pay restitution under Idaho Code 41-295(6).

On February 12, 2018, Jesse Bennett filed an insurance claim for damage done to his roof. Mr. Bennett reported that on December 21, 2017 a wind event resulted in fallen tree branches and debris causing damage to his roof and ceiling. Mr. Bennett submitted photos depicting the damage to his insurance company.

Idaho Department of Insurance investigators discovered metadata on the photos indicating that some of them were stock photos taken from the internet and pre-dated the date the damage was reported. When confronted with this evidence, Mr. Bennett admitted the damage was caused intentionally and not by the wind event.

"Insurance fraud is a felony and major contributor to rising premiums for Idaho consumers," said Director Dean Cameron. "I'm proud of the DOI Investigation's Division for their diligence and follow up on this case."

First District Court Judge Barbara Buchanan withheld judgment and sentenced Mr. Bennett to two years of felony probation, ten days in the county's inmate labor program, 30 days of discretionary jail time, 100 hours of community service and a \$300 fine plus court costs. In addition, Mr. Bennett is required to pay restitution to the insurance company in the amount of \$5,979 and \$1,231 to the Idaho Department of Insurance. The Attorney General's Special Prosecutions Unit prosecuted the case and the Idaho Department of Insurance investigated.

### **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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