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DEPARTMENT OF INSURANCE

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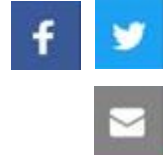
DEAN L. CAMERON
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Idaho Department of Insurance News Release

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Nampa woman found guilty of felony insurance fraud

BOISE, ID (November 14, 2023) – The Idaho Department of Insurance (DOI) announced today that Kathy Waite of Nampa, Idaho was sentenced in Canyon County for one count of felony insurance fraud under Idaho Code 41-293(1)(c). Waite pled guilty on August 8, 2023; her sentencing was held November 1, 2023.

In June 2020, Kathy Waite was at-fault in a two-vehicle collision in Nyssa, Oregon where the front-end of her vehicle was damaged. Waite obtained an insurance policy through Liberty Mutual the following day and attempted to submit a claim for the damage. The claim was denied due to the policy not being in place at the time of loss.

Waite applied for a new insurance policy with Dairyland Insurance on June 18, 2020, where she denied any pre-existing damage to her vehicle. In July 2020 she filed a claim with a date of loss of June 26, 2020. When Dairyland confronted Waite with the previous claim through Liberty Mutual, she reported the backend of her vehicle was hit and caused no damage. Dairyland denied her claim when they discovered the front-end damage was caused by the accident the previous month.

On August 13, 2020, Dairyland referred the matter to the Idaho Department of Insurance for further investigation. Waite admitted she lied about the date of loss, which led to her prosecution.

Waite was placed on supervised probation for three years and ordered to serve 50 hours of community service. She must also pay a fine of \$1,000 and restitution of \$1,351.90 to Sentry Insurance (owners of Dairyland Insurance) and \$720.85 to DOI.

“I appreciate the hard-working and professional DOI investigators and their commitment to protecting Idaho citizens from insurance fraud,” said Director Dean L. Cameron. “Insurance fraud impacts all of us with higher premiums.”

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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 or email us at consumeraffairs@doi.idaho.gov.