

*State of Idaho*  
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**Idaho Department of Insurance News Release**

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## **Meridian woman sentenced for “crash and buy” insurance fraud in Canyon County**

**BOISE, ID (May 9, 2024)** – The Idaho Department of Insurance (DOI) announced today that Jeri Ann Kipper of Meridian, Idaho (formerly of Nampa) was sentenced on one count of felony insurance fraud under Idaho Code 41-293(1)(c) in Canyon County on April 30, 2024.

On August 11, 2022, Kipper’s vehicle was involved in a collision in Boise, sustaining front end damage. The vehicle fled the scene without stopping. However, a witness took a picture of the vehicle leaving the scene and captured its license plate number. Kipper obtained new license plates for her vehicle the following day.

On August 18, 2022, Nampa Police Department conducted a routine traffic stop on Kipper’s vehicle. She was identified as the driver and received a traffic citation for not having insurance. The officer’s bodycam video also captured the damage to the front of the vehicle during the stop. Kipper purchased insurance for her vehicle from Progressive Insurance shortly after the traffic stop.

On September 9, 2022, Kipper made a claim on her policy from Canyon County, Idaho stating her vehicle was hit by an unknown vehicle at a rest stop near New Plymouth, Idaho. Kipper claimed the date of loss was September 8, 2022. She submitted photographs to Progressive Insurance of the damage. The damage was identical to the damage captured during the Nampa Police Department’s traffic stop, revealing the damage was present on the vehicle prior to her policy being purchased.

Kipper pled guilty to one felony count of insurance fraud. On April 30 she was sentenced to four years of prison (two years fixed and two years indeterminate), which was suspended for four years of supervised probation. She was ordered to serve 30 days in jail, complete 16 hours of a Healthy Thinking class and pay restitution to DOI. Kipper was also ordered to pay the public defender \$350. The Judge ordered an additional 50 days of discretionary jail time, which can be imposed by her probation officer should she have any problems while on probation.

“I’m thankful for the hard work and diligence of our Investigations Division for following up on this case,” said Director Dean Cameron. “It’s foolish actions like these that cost Idahoans their hard-earned money.”

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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](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).