



**DIVISION OF INSURANCE FRAUD INVESTIGATION**  
**Kentucky Department of Insurance**  
**500 Mero St, P. O. Box 4050, Frankfort, KY 40604-4050**  
**Phone 502-564-1461 – FAX 502-564-1464**  
*Fraud Statistics/Convictions Activity*  
*January 2026*



<u><b>Fraud Statistics</b></u>	<u><b>Month/January</b></u>	<u><b>YTD</b></u>
Total Referrals Received.....	182	182
Closed Referrals.....	164	164
Open Cases (Investigations – includes prior years) .....		125
Assigned Cases (Investigations).....	8	8
Closed Cases (Investigations).....	7	7
Closed Cases (Investigations) Exceptionally Declined by Prosecution.....	3	3
Charges (0 felony, 0 misdemeanor) .....		
Convictions (12 felony, 1 misdemeanor) .....	13	13
Restitution Ordered.....	\$ 73,309.00	73,309.00
Restitution Agreed.....	\$ 24,995.93	24,995.93
Restitution Total.....	\$ 98,304.93	98,304.93
Investigation Expenses to Division		
Awarded.....	\$ .00	.00
Collected.....	\$ 25,138.01	25,138.01
DOI Fines.....	\$ .00	.00
Administrative Subpoenas Issued.....		
Non-Licensed Individuals.....		
Licensed (active/inactive individuals) .....		
Subpoenas Received.....		
Compliance Received.....	266	266
Anti-Fraud Plan.....	86	86
SIU Contacts Form.....	98	98
Compliance Report.....	82	82

## **Conviction Activity**

**Howard, Shannon** - The Kentucky Department of Insurance, Division of Insurance Fraud Investigation (DIFI), received a referral on Shannon Howard and conducted an investigation. As a result of that investigation, Ms. Howard was charged with 1 counts Theft by Deception over \$10,000 and 11 counts Theft by Deception under \$10,000. Ms. Howard pled guilty to 12 charges and received a 5-year diversion and order to pay restitution in the amount of \$73,309.00.