



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
April 2025



<u>Fraud Statistics</u>	<u>Month/April</u>	<u>YTD</u>
Total Referrals Received.....	254	949
Closed Referrals.....	225	887
Open Cases (Investigations – includes prior years).....		145
Assigned Cases (Investigations).....	6	29
Closed Cases (Investigations).....	15	36
Closed Cases (Investigations) Exceptionally Declined by Prosecution.....	1	6
Charges (31 felony, 0 misdemeanor)	31	41
Convictions (30 felony, 4 misdemeanor).....	34	40
Restitution Ordered.....	\$ 345,000.00	365,421.25
Restitution Agreed.....	\$.00	12,382.94
Restitution Total.....	\$ 345,000.00	377,804.19
Investigation Expenses to Division		
Awarded.....	\$ 7,304.30	11,444.30
Collected.....	\$ 5,963.40	18,803.46
DOI Fines.....	\$.00	9,230.00
Administrative Subpoenas Issued.....		13
Non-Licensed Individuals.....		11
Licensed (active/inactive individuals).....		2
Subpoenas Received.....		2
Compliance Received.....	201	1887
Anti-Fraud Plan.....	65	504
SIU Contacts Form.....	72	743
Compliance Report.....	64	640

Convictions Activity

Pinerola, Darri – Darri Pinerola entered a plea of GUILTY to the charges of Fraudulent Insurance Acts under \$500, a Misdemeanor (reduced from a Felony). He was ordered to pay \$5,654.30 in restitution (for Investigative Expenses) to the Kentucky State Treasurer, Insurance Fraud Investigation Division. Mr. Pinerola will serve 24 months' probation.

Luttrell, Amber M. – Amber Luttrell entered a guilty plea of FIA over \$10,000 (felony). She was ordered to serve 120 days at the Casey County Detention Center and 5 years of supervised probation. Ms. Luttrell was ordered to pay restitution to the victim, State Farm Insurance, and must pay \$1,650 in investigative Expenses to the Ky. Department of Insurance, Division of Fraud Investigations.

Stepp, David – David Stepp took a plea deal, and his conviction was amended down from a felony to a misdemeanor for presenting fraudulent insurance cards to the county clerk. Mr. Stepp was sentenced to six months incarceration and must serve two years' probation.

Long, Rebecca – Rebecca Long agreed to a plea deal and her conviction was amended down from a felony to a misdemeanor for presenting fraudulent insurance cards to the county clerk. Ms. Long was sentenced to six months incarceration and must serve two years' probation.

Stamper, Jacob – Jacob Stamper took a plea deal, and his conviction was amended down from a felony to a misdemeanor for presenting fraudulent insurance cards to the county clerk. Mr. Stamper was sentenced to twelve months incarceration and must serve two years' probation.

Born, Marcus – An insurance fraud referral and investigation led to an indictment and guilty plea on 29 felony counts of "Theft by Unlawful Taking". Mr. Born stole money from the business general fund and failed to pay insurance premiums. As a direct result of Fraud's investigation, Campbell County Police was able to take the information and charge Marcus Born. Mr. Born was sentenced to ten (10) years imprisonment and ordered to pay \$330,000 in restitution.