



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
July 2025



<u>Fraud Statistics</u>	<u>Month/July</u>	<u>YTD</u>
Total Referrals Received.....	248	1,641
Closed Referrals.....	247	1,546
Open Cases (Investigations – includes prior years).....		144
Assigned Cases (Investigations).....	7	48
Closed Cases (Investigations).....	6	56
Closed Cases (Investigations) Exceptionally Declined by Prosecution.....	3	15
Charges (3 felony, 0 misdemeanor)	3	49
Convictions (0 felony, 0 misdemeanor)		46
Restitution Ordered..... \$	33,110.75	408,616.04
Restitution Agreed..... \$.00	12,382.94
Restitution Total..... \$	33,110.75	420,998.98
Investigation Expenses to Division		
Awarded..... \$	2,983.84	14,928.14
Collected..... \$	768.49	19,849.16
DOI Fines..... \$.00	9,375.00
Administrative Subpoenas Issued.....		23
Non-Licensed Individuals.....		21
Licensed (active/inactive individuals).....		2
Subpoenas Received.....		2
Compliance Received.....	225	2444
Anti-Fraud Plan.....	71	690
SIU Contacts Form.....	89	949
Compliance Report.....	65	805

Convictions Activity

Montgomery, Kathy – The Kentucky Department of Insurance, Division of Insurance Fraud Investigation (DIFI), received a referral on Kathy Montgomery and conducted an investigation. As a result of that investigation, Ms. Montgomery was charged with two Fraudulent Insurance Acts-\$10,000 or > but < than \$1,000 (Felony Charges). On July 11, 2025, Ms. Montgomery entered a guilty plea to an amended charge of two Fraudulent Insurance Acts under \$500.00 (Misdemeanor Convictions) and was sentenced to 12 months' probation. Ms. Montgomery has been ordered to pay \$15,000 in restitution to AgriSompo and \$1,4913.92 in investigative expenses to the Division of Insurance Fraud Investigations.

Gifford, Jason – The Kentucky Department of Insurance, Division of Insurance Fraud Investigation (DIFI), received a referral on Jason Gifford and conducted an investigation. As a result of that investigation, Mr. Gifford was charged with two Fraudulent Insurance Acts-\$10,000 or > but < than \$1,000 (Felony Charges). On July 11, 2025, Mr. Gifford entered a guilty plea to an amended charge of two Fraudulent Insurance Acts under \$500.00 (Misdemeanor Convictions) and was sentenced to 12 months' probation. Mr. Gifford has been ordered to pay \$15,000 in restitution to AgriSompo and \$1,4913.92 in investigative expenses to the Division of Insurance Fraud Investigations.

