



**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*  
*September 2021*

<u><b>Fraud Statistics</b></u>	<u><b>Month/September</b></u>	<u><b>YTD</b></u>
Total Referrals Received.....	166	1,655
Closed Referrals.....	153	1,553
Open Cases (Investigations – includes prior years) .....		188
Assigned Cases (Investigations).....	8	66
Closed Cases (Investigations).....	13	72
Closed Cases (Investigations) Exceptionally Cleared – Declined by Prosecutor.....		
Charges (0 felony, 0 misdemeanor) .....		82
Convictions (10 felony, 6 misdemeanor) .....	16	41
Restitution Ordered.....	\$ 8,441,003.60	10,656,515.80
Restitution Agreed.....	\$ .00	.00
Restitution Total.....	\$ 8,441,003.60	10,656,515.80
Investigation Expenses to Division		
Awarded.....	\$ 4,112.72	7,975.32
Collected.....	\$ 189.96	1,071.04
DOI Fines.....	\$ 15,000.00	15,000.00
Administrative Subpoenas Issued.....		51
Non-Licensed Individuals.....		50
Licensed (active/inactive individuals) .....		1
Compliance Received.....	<del>108</del>	<del>20376</del>
Anti-Fraud Plans.....	14	651
SIU Contacts Form.....	23	954
Compliance Reports.....	19	485

## Convictions Activity

**Douglas Chad Snedegar** – Information provided lead to a guilty plea agreement on one Felony Count with the United States District Court, District of Kentucky-Central Division at Lexington. Mr. Snedegar has been sentenced to 16 months imprisonment with the Federal Bureau of Prisons and ordered to pay \$1,112,568.00 in restitution.

**Catherine Bratcher** – Catherine Bratcher plead guilty on 3 Felony Counts with the Hopkins Circuit Court, Madisonville, KY. Ms. Bratcher has been sentenced to 5 years supervised probation and ordered to pay a total of \$6,021.84 in restitution, plus \$3,458.00 for investigative expenses.

**John A. Hall** – John Hall plead guilty on 6 misdemeanor charges with the Trigg Circuit Court. Mr. Hall has been sentenced to 2 years' probation, from the date of Judgement or until restitution is paid in full and ordered to pay a total of \$654.72 in investigative expenses.

**Karen Nickell** – Information provided lead to a guilty plea "Binding Plea Agreement"; she was convicted of 1 Felony Count with the United States District Court, District of Kentucky-Eastern District of Central Division Lexington. Ms. Nickell has been sentenced to 2 years' probation with 6 months of monitored home incarceration and ordered to pay \$58,486 (joint and several with Earl Plank) in restitution and fined \$15,000.

**Karen Webster** – Information provided lead to a guilty plea agreement on one Felony Count with the United States District Court, Western District of Kentucky, Louisville Division. Ms. Webster has been sentenced to 51 months imprisonment with the Federal Bureau of Prisons and ordered to pay \$391,152.88 in restitution.

**Bobby Stewart** – Information provided lead to a guilty plea agreement on one Felony Count with the Fayette Circuit Court, Criminal Branch, Ninth Division. Mr. Stewart has been sentenced to 1 year probation and ordered to pay \$1,282.88 in restitution.