



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 2025



<u>Fraud Statistics</u>	<u>Month/September</u>	<u>YTD</u>
Total Referrals Received.....	269	2,181
Closed Referrals.....	250	2,038
Open Cases (Investigations – includes prior years).....		145
Assigned Cases (Investigations).....	11	66
Closed Cases (Investigations).....	4	72
Closed Cases (Investigations) Exceptionally Declined by Prosecution.....	2	19
Charges (1 felony, 0 misdemeanor)	1	51
Convictions (1 felony, 0 misdemeanor)	1	53
Restitution Ordered.....	\$ 49,551.69	458,167.73
Restitution Agreed.....	\$ 100,486.84	112,869.78
Restitution Total.....	\$ 150,038.53	571,037.51
Investigation Expenses to Division		
Awarded.....	\$.00	19,443.14
Collected.....	\$ 199.40	21,635.72
DOI Fines.....	\$.00	9,375.00
Administrative Subpoenas Issued.....	1	24
Non-Licensed Individuals.....	1	22
Licensed (active/inactive individuals).....		2
Subpoenas Received.....	2	
Compliance Received.....	171	2615
Anti-Fraud Plan.....	63	753
SIU Contacts Form.....	55	1004
Compliance Report.....	53	858

Convictions Activity

Whitt, Derrick S. - The Kentucky Department of Insurance, Division of Insurance Fraud Investigation (DIFI), received a referral on Derrick Whitt and conducted an investigation. As a result of that investigation, Mr. Whitt was charged with one count of Wire Fraud and Bank Fraud. As part of a plea agreement, the Bank Fraud charge was dismissed and Mr. Whitt pled guilty to Wire Fraud. Mr. Whitt was sentenced to eight months in federal prison and ordered to pay restitution to Progressive in a total amount of \$49,551.69, with credit of \$17,558.69 for the property previously returned to Progressive.