



Commonwealth of Kentucky  
Public Protection Cabinet  
Department of Insurance

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## Pike County Woman Ordered to Pay Restitution in Fraud Case

**Frankfort, Ky. (July 11, 2019)** – An investigation led by the Fraud Division of the Kentucky Department of Insurance (DOI) resulted in court-ordered restitution of \$19,380 and a five-year diverted jail sentence for a Pike County woman.

Courtney B. Saunders, 32, of Pikeville, pled guilty to a Class D felony of insurance fraud after DOI identified 39 false medical records submitted by Saunders to AFLAC. Saunders submitted false claims over a two-year period from July 2015 – December 2016. Insurance giant, AFLAC paid Saunders \$19,380 in claim reimbursements, and reported the suspected fraud to DOI. DOI subsequently launched an investigation in October 2017.

Saunders received pre-trial diversion, allowing her to avoid jail time as long as she reports to Probation and Parole, remains alcohol-free and drug-free, and does not commit further offenses. Additionally, Saunders may not possess a firearm.

“Scammers benefit significantly from insurance fraud, and leave victims suffering from increased premiums, empty wallets, and credit problems,” said DOI Commissioner Nancy Atkins. “Kentucky’s fraud investigators work tirelessly to protect the citizens of the Commonwealth from the devastating effects of insurance fraud.”

According to the Coalition against Insurance Fraud, scammers steal approximately \$80 billion annually from insurance companies. Since January 1, 2016, DOI’s Fraud Division has successfully prosecuted cases totaling more than \$7.9 million in court-ordered restitution.

DOI encourages consumers and insurance companies to utilize DOI’s [licensee search function](#) to confirm the license status of agents and agencies, and to report suspected insurance fraud by completing DOI’s online [form](#).

For additional information about DOI and insurance fraud, visit <http://insurance.ky.gov>.

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***As an agency of the Public Protection Cabinet, the Kentucky Department of Insurance regulates the Commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers, and protects the interests of Kentuckians in the marketplace.***