

# PRESS RELEASE

21 South Fruit St, Suite 14, Concord, NH 03301 – 603-271-2261 – [www.nh.gov/insurance](http://www.nh.gov/insurance)

## For Immediate Release

## Media Contact:

Catherine Tucker  
[catherine.tucker@doj.nh.gov](mailto:catherine.tucker@doj.nh.gov)  
603-271-7987 Phone  
603-223-6289 Fax

## Insurance Commissioner and Attorney General Announced Today the Conviction of Terri Chase for one count of Insurance Fraud

---

December 20, 2007 -- Attorney General Kelly A. Ayotte and Insurance Commissioner Roger A. Seigny announced today the conviction of Terri Chase for one count of Insurance Fraud following an automobile accident.

Chase, age 26, of Fremont, NH, pled guilty to one count of Insurance Fraud under RSA 638:20 at the Rockingham County Superior Court. She was sentenced to 6 months in the Rockingham County House of Corrections, deferred for 2 years and suspended for an additional year following the deferment. The sentence is expressly conditioned upon good behavior, payment of \$450 restitution to Allstate Insurance Company for rental car payments, payment of a \$4000 fine and an apology letter to Allstate. Chase was given the option of performing community service in lieu of the fine.

“My fraud investigation team is committed to stopping the crime of insurance fraud, and will continue to work with the Attorney General’s office to bring criminals to justice,” said Insurance Commissioner Seigny. Attorney General Ayotte said, “This case is an example of our teamwork with the Insurance Department to seek justice and prevent insurance fraud for the benefit of New Hampshire citizens.”

The charges stem from an automobile accident, on or about March 28, 2007, that resulted in front-end damage to Chase’s car. At the time of the accident, Chase’s insurance policy with Allstate had lapsed and she was aware that this accident would not be covered. Following the accident, the insurance policy was reinstated. Chase then made a claim to Allstate, pursuant to this insurance policy, for payment for front-end damage to her car. During a meeting with an Allstate investigator, Chase falsely claimed that the damage to her car occurred on April 5, 2007, while she had insurance coverage. Chase knew that her statement about the date of accident was false, incomplete or misleading and that this information was material to her claim for payment for damage to her car. Chase’s

purpose was to deceive or defraud Allstate. The damage to Chase's automobile was estimated at \$4097.26, with a \$250 deductible.

The charge is a Class A felony which carries a maximum penalty of 7½-15 years incarceration and a fine of \$4000 or an amount not to exceed double the amount of property gained in the commission of a felony.

The case was investigated for Allstate by Alan Vigneau, an investigator in the carrier's Special Investigations Unit. The case was then referred by Allstate to the New Hampshire Insurance Department Fraud Unit, as required by RSA 417:28.

The conviction is the result of a joint investigation conducted by the Attorney General's Office and the Insurance Department Fraud Unit. Pursuant to RSA 417:23, the Fraud Unit was formed to investigate Insurance Fraud and other insurance-related criminal activity. Fraud Unit Investigator Karen L. McCallister conducted the investigation on behalf of the Insurance Department.

The collaboration between the Insurance Department and the Department of Justice in investigating and prosecuting insurance fraud crimes is unique. The agencies have entered into a special agreement to join forces to fight insurance crimes. The insurance fraud prosecutor position was created within the Insurance Department, but the prosecutor functions as an Assistant Attorney General, and has the same authority as all Department of Justice prosecutors to act on behalf of the State of New Hampshire. The insurance fraud prosecutor is able to focus exclusively on insurance related crimes, and thus these complex cases are handled by a prosecutor who has expertise in this highly technical field.

For further information contact Attorney Catherine Tucker at (603) 271-7987.

# # #