

South Ogden woman charged with insurance fraud after Jeep found in ravine

By: Mark Shenefelt, Standar-Examiner Staff

A South Ogden woman has been charged with felony insurance fraud after she reported her Jeep Cherokee stolen and it was found at the bottom of a national forest ravine in Box Elder County.

South Ogden police said Kimmi Chute, 47, reported the theft to police and filed an auto insurance claim for the vehicle, saying it had disappeared overnight June 30. But the Jeep was located July 1 via GPS trackers installed by the dealership that had leased it to Chute.

Officers later learned Chute had been having financial troubles, the Jeep had transmission problems and she had told others she could no longer afford the \$600 payment, a probable cause statement filed in 2nd District Court said. Under questioning Aug. 1 at the police station, she admitted she had talked to a family friend who “told her he can make the Jeep disappear,” the document said.

That man showed up at her home two days later, and she asked him if he had taken the Jeep, but he wouldn’t tell her, the probable cause statement said.

Ken Knighton, owner of K&J Auto in Bountiful, said he reported the GPS’s coordinates to authorities. The Box Elder County Sheriff’s Office found the mangled Jeep in a ravine in the Cache National Forest near Mantua.

“We lost our shirts on this deal,” Knighton said Friday.

Chute’s insurance carrier denied the claim, and K&J Auto has a high insurance deductible on its leased vehicles, Knighton said. He estimates he lost up to \$5,000.

GPS devices are installed in leased vehicles as a loss prevention move, he said. It allows some people who could not otherwise afford a vehicle to get a decent car with a \$300 down-payment or deposit.

“It’s a hell of a risk for us,” he said.

South Ogden Police Detective Tony Perfetto said Friday, “You are starting to see a lot of these places helping with our investigations. They are more and more protective of their investments.”

State Insurance Department statistics show the agency handles an average of 36 false auto theft cases each year. The total rose to 49 cases in 2015.

The [Coalition Against Insurance Fraud](#) estimates the crimes cost the economy \$96 billion annually. It said up to 30 percent of policy holders’ insurance premiums are due to charges added to



Coalition Against Insurance Fraud

Armand Glick, director of the department’s Fraud Division, said most of such cases are referred to his agency by insurance carriers.

“We’re probably able to prove about half of those cases,” Glick said. “They’re difficult to prove unless you’ve got a witness or the vehicle has been listed for sale for months or mechanical issues — three days prior they are diagnosed and all of a sudden the car is gone.”

Many cases stem from individuals in rough financial times, Glick said, but the Fraud Division also investigates organized fraud rings.

The Coalition Against Insurance Fraud estimates the crimes cost the economy \$96 billion annually. It said up to 30 percent of policy holders’ insurance premiums are due to charges added to cover industry losses from fraud.

Not just consumers commit insurance fraud, the coalition said, noting insurers and service providers also defraud — especially in the health care industry.

In South Ogden, Chute was served with a summons Nov. 28 to appear in court Jan. 10 to answer a second-degree felony count of false or fraudulent insurance claim. Court records show she has not yet been assigned or hired an attorney.