



Office of
Commissioner of Insurance
NEWS RELEASE

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**TROUP COUNTY COUPLE ARRESTED
FOLLOWING FRAUD INVESTIGATION**

Atlanta – Insurance Commissioner Ralph Hudgens said a Troup County couple was arrested today on numerous charges including insurance fraud, identity theft, forgery and exploitation of an elder person after falsifying life insurance applications in an advance commission scheme.

Following a six-month investigation by Hudgens Fraud Division, insurance agent Amy Livingston, 34, and her husband, Matthew Livingston 48, a former insurance agent, were apprehended at their home in LaGrange, Ga. Investigators determined that the couple used the identities of Matthew's former clients to create and submit fraudulent applications for life insurance without the client's knowledge or approval. Investigator uncovered that Amy had collected advance commission payments of over \$11,000.

"My fraud investigators discovered that the couple worked together to illegally obtain approximately \$11,453 in commission fees by issuing fraudulent documents to insurance companies," Hudgens said. "With additional evidence still coming in, we expect the amount stolen to increase to well over \$100,000."

The Livingstons were arrested at their home located at 82 Newton Road in LaGrange and transported to the Troup County Jail. Amy Livingston is charged with seven counts of insurance fraud, five-counts of exploitation of the elder, twelve counts of forgery, and seven counts of identity fraud. Matthew faces charges of three counts of insurance fraud and two counts of exploitation of the elder.

Amy Livingston has been licensed as a life and health insurance agent since 2010. As a direct result of these allegations, she faces the possible suspension or revocation of her license and may face additional administrative fines. Matthew Livingston has not been a licensed insurance agent since November 2016.

The investigation is continuing, and other charges may be forthcoming. Insurance fraud is a felony with a penalty of two to 10 years in prison and/or a fine of up to \$10,000.

Commissioner Hudgens urges anyone who has purchased insurance from Amy or Matthew Livingston to verify their coverage with the insurance company listed on the policy or contact his Consumer Services Division for assistance at 800-656-2298.

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