

LOUISIANA INSURANCE FRAUD TASK FORCE



2022 Annual Report





The **Louisiana Insurance Fraud Task Force** is a statutorily mandated partnership between three state agencies created to collectively investigate and deter acts of insurance fraud and auto theft in Louisiana. The three state agencies comprising the Task Force are:

Louisiana State Police

Insurance Fraud / Auto Theft Unit

Office of the Attorney General

Insurance Fraud Support Unit

Louisiana Department of Insurance

Office of Insurance Fraud

Louisiana Automobile Theft and Insurance Fraud Prevention Authority

Insurance fraud is any fraudulent act, knowingly and willfully committed by any person in an attempt to injure, defraud, or deceive an insurance company. In Louisiana, insurance fraud is a felony, and when convicted, penalties could include incarceration, fines, community service, probation and/or restitution.

NOTE: If the amount of the benefit that is the subject of the criminal act does not exceed \$1,000.00, the insurance fraud will be classified as a misdemeanor.

Table of Contents

Letter From Louisiana State Police Superintendent	5
Louisiana State Police Insurance Fraud / Auto Theft Unit	6
Program Notes	7
Referral Information	8
Investigations and Arrests	10
Criminal Investigations by Type	11
Judicial Actions	12
Budget Expenditures	13
Investigative Highlights	14
Law Enforcement Training	19
American Educational Institute Certifications / Awards	20
Auto Theft Enforcement and Unit Training	21
Personnel Movement and Highlights	22
Office of the Attorney General / Insurance Fraud Support Unit	25
Basic Information	27
Statutory Authority, Purpose and Expenditures	28
Statistical Information and Other Accomplishments	29
Department of Insurance / Office of Insurance Fraud & LATIFPA	31
Claims Fraud / Crime Categories and Charges	32
Producer, Claims Adjuster and Company Fraud Actions, Background Investigations / LATIFPA	33
2022 Expenditures / LATIFPA Budget	34
How to Report Fraud	35

Letter From The Superintendent



State of Louisiana
Department of Public Safety and Corrections
Public Safety Services

February 13, 2023

Office of the Governor
Honorable John Bel Edwards
900 North 3rd Street
Baton Rouge, Louisiana

Dear Governor Edwards:

In compliance with Louisiana Revised Statute 40:1427, the annual report for the Louisiana Insurance Fraud Task Force is enclosed for your review. The report provides detailed work of the task force, statistical and summary information, budget expenditures, and insight into the efforts and accomplishments for the 2022 calendar year.

This report also provides an informative look at the challenges and efforts of the men and women assigned to the Louisiana Insurance Fraud Task Force. The task force is comprised of representatives from the Louisiana State Police, the Louisiana Department of Insurance, and the Louisiana Attorney General's Office. The collaboration between Louisiana State Police and its task force partners has proven to be crucial in identifying, investigating, and prosecuting those involved in defrauding insurance companies.

Throughout 2022, Task Force members worked with local and federal law enforcement, non-profits, the public, prosecutors, and industry stakeholders, to deter and reduce insurance fraud. While we strive to meet and exceed the number of cases investigated pre-Covid-19, the investigators assigned to the Louisiana State Police Insurance Fraud / Auto Theft Unit have never wavered in their efforts to investigate and eradicate insurance fraud in an aggressive but safe manner.

Task Force members continue to receive up-to-date training and education to stay abreast of the latest trends and methods to investigate insurance fraud. According to the Coalition Against Insurance Fraud's most recent statistical data, insurance fraud costs consumers more than \$308.6B annually.

Across the nation, many see insurance fraud as a way to recoup financial losses. However, these fraudulent claims have cost the citizens of Louisiana millions of dollars. Currently, Louisiana ranks among the top 5 states with the highest insurance premiums.

I will continue to direct my staff to utilize available resources to conduct quality criminal investigations and provide the community with crime prevention education and training. Our primary goal is to make citizens aware of the crime and its negative impact on our state.

Your continued support of the men and women assigned to the Louisiana Insurance Fraud Task Force will ensure Louisiana remains relevant in the field of insurance fraud and auto theft-related investigations.

A handwritten signature in blue ink that reads "Col Lamar A. Davis".

Colonel Lamar A. Davis
Deputy Secretary, Public Safety Services
Superintendent, Louisiana State Police

Louisiana State Police

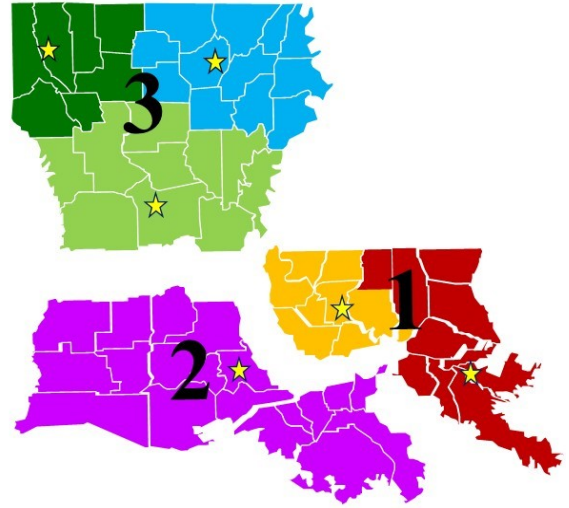


Insurance Fraud / Auto Theft Unit

Insurance Fraud / Auto Theft Unit

The Unit

In 1999 the Louisiana Legislature passed House Bill 1868, statutorily creating the Insurance Fraud Investigation Unit (IFU) within Title 40 of the revised statutes; specifically, sections 40:1421 –1429 provide the outline for unit operations. The IFU became operational January 1, 2000, within the Bureau of Investigation (BOI) of the Louisiana State Police (LSP), thereby implementing a law enforcement function to combat insurance fraud. In 2006, the State Police formally added auto theft responsibilities to the unit's role. At that time it was renamed the Insurance Fraud and Auto Theft Unit (IFAT). The primary focus of the unit is the investigation of insurance acts that violate LRS 22:1921-1929.



Currently, IFAT is divided into six field offices which covers the 64 parishes of the state. Detectives and Investigators within each office are tasked with investigating criminal complaints from the LA Dept. of Insurance and from the public. Each field office is supervised by an IFAT Sergeant, who answers directly to the LSP-IFAT Program Coordinator. The Program Coordinator holds the rank of State Police Lieutenant and is under the supervision of a State Police Captain who commands the LSP Special Investigation Section. The Program Coordinator is tasked with working alongside State Police supervisors, staff, industry representatives, and governmental partners to ensure the success of the unit's mission. Excluding the IFAT supervisors, there were 12 State Police Troopers and seven State Police Criminal Investigators assigned to the Insurance Fraud / Auto Theft Unit as of December '2022.

Field Office Contacts

REGION I

Baton Rouge area

Sgt. Mindi Keith
7919 Independence Blvd, Box A-19
Baton Rouge, LA 70806
(225) 925-3850
Mindi.Keith@la.gov

New Orleans area

Sgt. Nicole Barbe
1450 Poydras St, Suite 1300
New Orleans, LA 70112
(504) 310-7065
Nicole.Barbe@la.gov

Program Coordinator: Lt. Michael Wilkerson (318) 741-2726
Admin Coordinator: Mrs. Helena Graham (225) 925-3536 (Retired January 2023)
Investigative Specialist: Mrs. Ciara Stoute (337) 332-8061

REGION II

Breaux Bridge area

Sgt. Dale Latham
437 West Mills Ave
Breaux Bridge, LA 70517
(337) 332-8062
Dale.Latham@la.gov

REGION III

Bossier City area

Sgt. David Jernigan
4185 Viking Dr
Bossier City, LA 71111
(318) 741-2787
David.Jernigan@la.gov

Alexandria area

Sgt. Rodney Owens
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Alexandria, LA 71302
(318) 484-2171
Rodney.Owens@la.gov

Monroe area

Sgt. Justin Morris
3420 Medical Plaza Dr, Suite 10
Monroe, LA 71203
(318) 362-4588
Justin.Morris2@la.gov

Insurance Fraud / Auto Theft Unit

Referrals Received...

The Insurance Fraud and Auto Theft Unit receives insurance fraud referrals from the Louisiana Department of Insurance (LDI) on a monthly basis. In 2022, the Unit received 1489 referrals from the LDI, of which 304 were accepted and 1185 were declined.

In addition to the 1489 referrals received from the LDI, the IFAT Unit also accepted 352 non-LDI criminal complaints related to insurance fraud, vehicle theft, and other crimes. These complaints were received from various entities, including IFAT Unit generated operations, other law enforcement agencies, citizens complaints, etc.

Referrals Received from LDI	1489
LDI Referrals Accepted	304
LDI Referrals Rejected	1185
Non-LDI Investigations	352
Total Referrals	1841

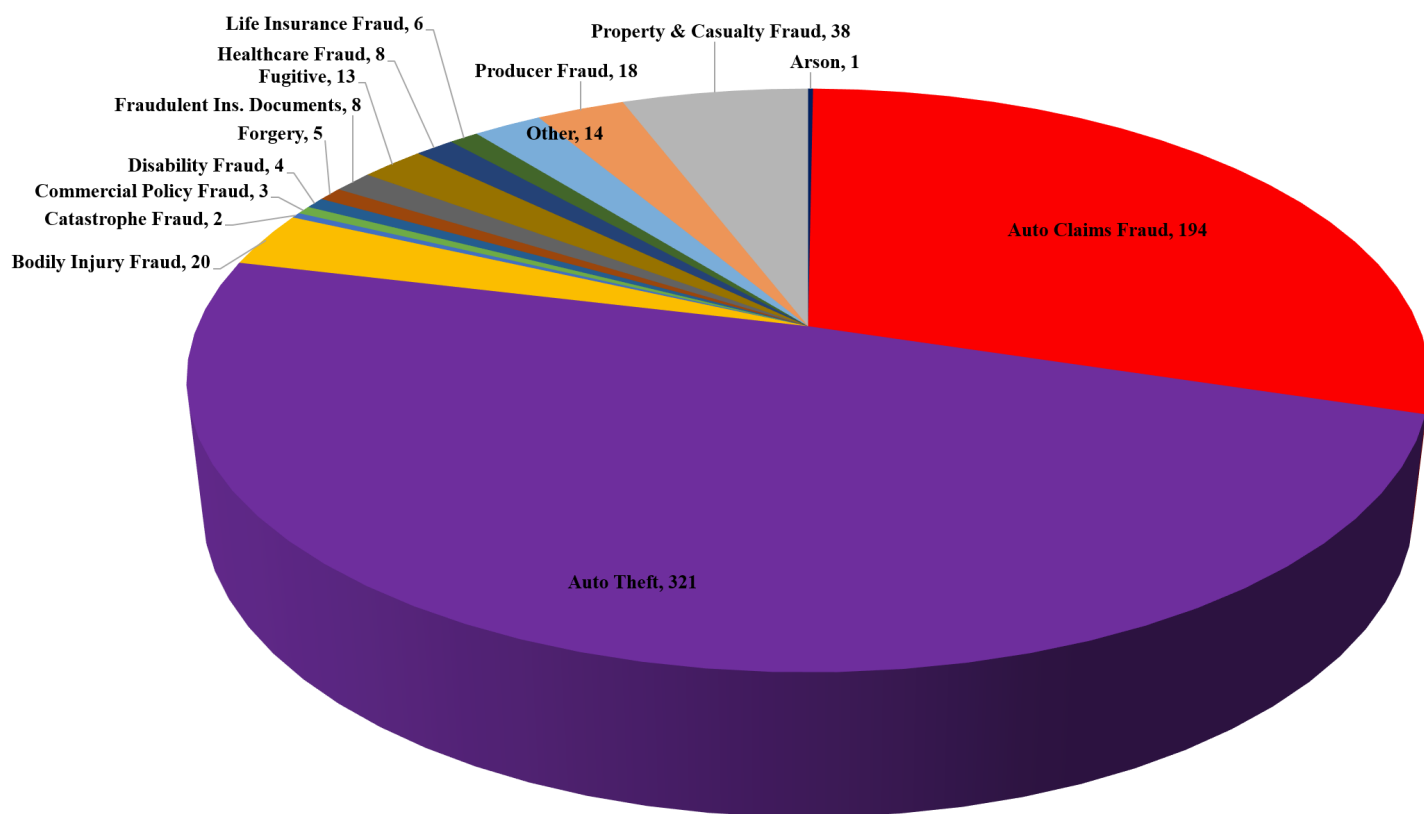
In 2022, 62.5% of the referrals received from the Department of Insurance were related to auto claims fraud, followed by property & casualty fraud at 17.4%, bodily injury fraud at 3.3%, and life insurance fraud at 2.7%. The remaining types listed in the table to the right make up the remaining 14.0%.



Type of Investigation...	LDI	Non-LDI
Arson	0	1
Auto Claims Fraud	941	7
Auto Theft	39	315
Bodily Injury Fraud	49	1
Catastrophe Fraud	7	1
Commercial Policy Fraud	31	0
Disability Fraud	17	0
Forgery	5	2
Fraudulent Ins. Documents	8	3
Fugitive	2	11
Healthcare Fraud	39	0
Life Insurance Fraud	41	0
Other	20	10
Producer Fraud	36	1
Property & Casualty Fraud	252	0
Worker's Compensation Fraud	2	0

Insurance Fraud / Auto Theft Unit

2022 Referrals Accepted by Type...



Insurance Fraud / Auto Theft Unit

2022 Investigations and Arrests...

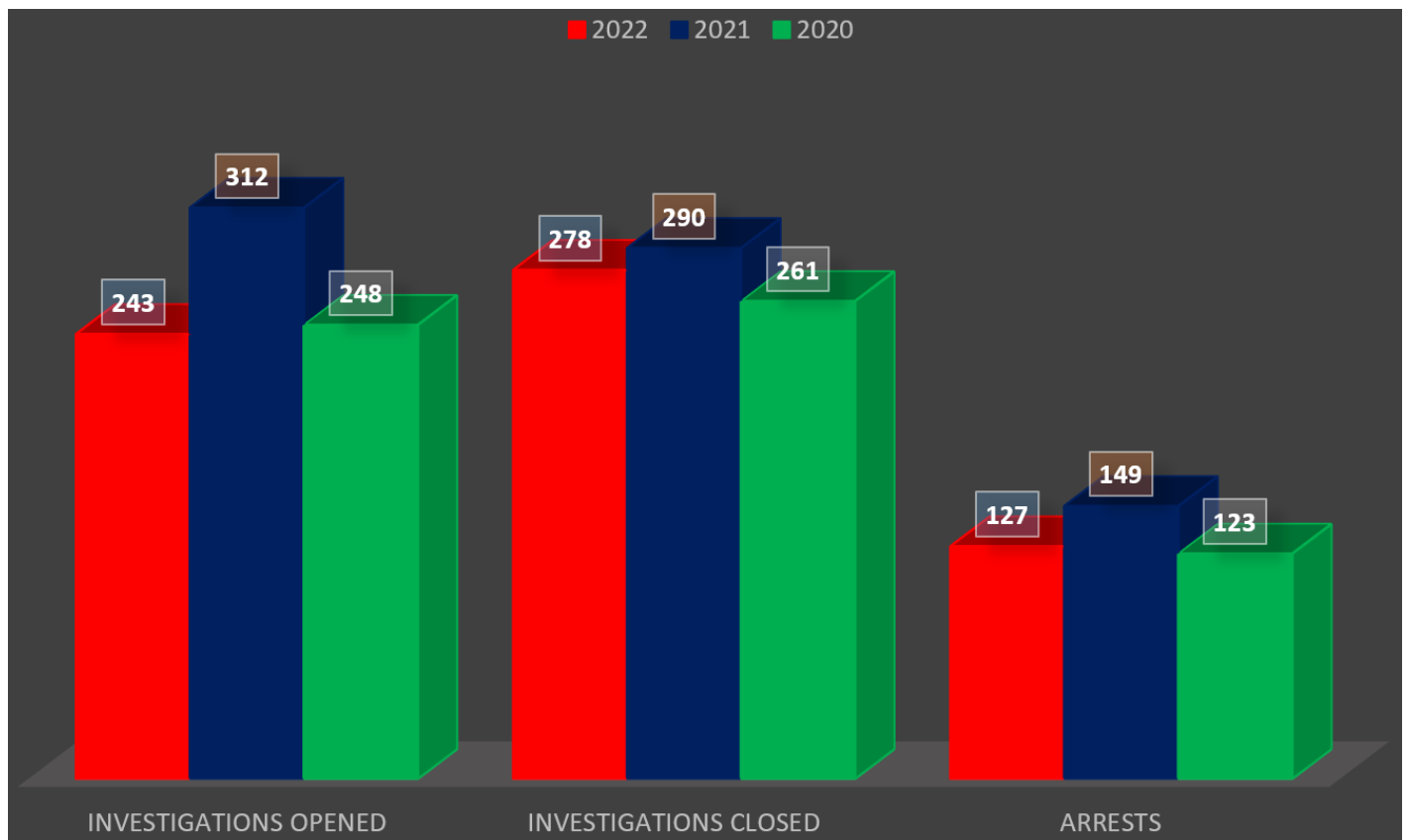
2022 Case Information	
Investigations Carried Over from Prior Years	68
Investigations Opened	243
Investigations Closed	278
Arrests	127

In 2022, the LSP IFAT Unit opened 243 criminal investigations and closed 278 investigations.

OPENED: The Baton Rouge & New Orleans field offices accounted for 150 opened investigations, Region 2 - Breaux Bridge Field Office (which includes Houma & Sulphur) recorded 48 investigations opened, and Region 3 - Alexandria, Monroe, and Bossier initiated 45 investigations.

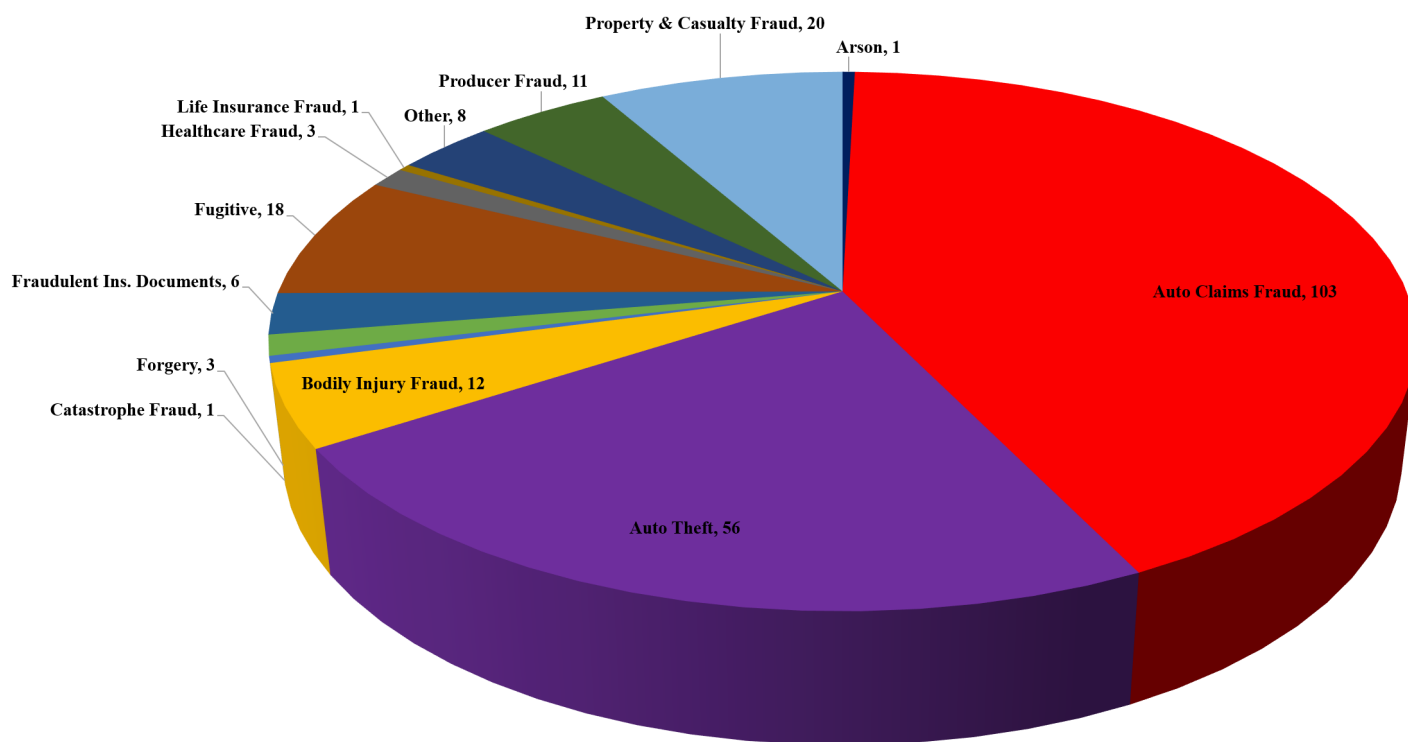
CLOSED: Of the 278 investigations closed, 111 or 39.9% were closed by arrest. In 2022, the IFAT Unit arrested a total of 127 individuals. Statewide, 60.6% of the arrests were in Region 1, 16.5% were in Region 2, and 22.8% were in Region 3.

Three Year Statistical Profile...



Insurance Fraud / Auto Theft Unit

2022 LSP Investigations Conducted by Type...



Insurance Fraud / Auto Theft Unit

2022 Judicial Actions...

2022 Judicial Actions	
Convictions	43
Jail Time Ordered	34 years 6 months
Probation Ordered	39 years 2 months
Community Service	370 hours
Pre-Trial Intervention	7 entries
Restitution	\$35,937.10
Court Fines	\$6,641.45

In 2022, the LSP Insurance Fraud / Auto Theft Unit had 39.5% of their convictions declared in East Baton Rouge Parish and 13.9% in Orleans Parish. The remaining convictions were spread throughout 18 other parishes. The table on the right shows all convictions and pretrial interventions by parish. Parishes not listed in the chart did not have any convictions or pretrial interventions, or no data was available.



Parish	Convictions	Pretrial Interventions
Acadia	1	0
Ascension	1	0
Bossier	1	0
Caddo	1	0
Claiborne	1	1
E. Baton Rouge	17	0
East Carroll	1	0
Franklin	1	0
Jefferson	1	0
Lafayette	1	0
Lincoln	2	0
Madison	1	0
Orleans	6	2
Ouachita	1	0
St. Bernard	1	0
St. Landry	2	2
St. Mary	1	1
St. Tammany	1	0
Webster	1	1
West Carroll	1	0
TOTAL	43	7

Insurance Fraud / Auto Theft Unit

2022 Budget Expenditures...

Category	General Ledger	Commitment Item Name.	Expended
TRAVEL	5210010	IN-STATE TRAVEL-ADM	\$359
	5210015	IN-STATE TRAVEL-CONF	\$9,076
	5210030	IN-STATE TRV-IT/TRN	\$1,370
	5210050	OUT-OF-STATE TRV-ADM	\$1,504
	5210055	OUT-OF-ST TRV-CONF	\$8,820
	5210060	OUT-OF-ST TRV-FIELD	\$110
	5210070	OUT-OF-ST TRV-IT/TRN	\$610
	5210110	CONFERENCE REG FEES	\$3,066
	5210115	CERTIFICATION FEES	\$2,040
TRAVEL Total			\$26,955
SUPPLIES	5410001	SUP-OFFICE SUPPLIES	\$7,859
	5410004	SUP-SECURITY/LAW ENF	\$600
	5410006	SUP-COMPUTER	\$549
	5410007	SUP-CLOTHING/UNIFORM	\$1,217
	5410015	SUP-AUTO	\$3,220
	5410017	SUP-JANITORIAL	\$98
	5410020	SUP-COMMUNICATIONS	\$2,400
	5410021	SUP-ELECTRONICS/ELEC	\$805
	5410028	SUP-STORAGE/PACKAGNG	\$139
	5410030	SUP-TOOLS	\$202
	5410031	SUP-REP/MNT SUP-AUTO	\$2,398
	5410036	SUP-FUELTRAC	\$5,745
	5410400	SUP-OTHER	\$4,125
	5410510	SUP-CONS INV TRAD-IM	\$363
SUPPLIES Total			\$29,721
SALARIES	5110010	SAL-CLASS-TO-REG	\$1,940,822
	5110015	SAL-CLASS-TO-OT	\$189,785
	5110020	SAL-CLASS-TO-TERM	\$42,432
SALARIES Total			\$2,173,039
RELATED BENEFITS	5130010	RET CONTR-STATE EMP	\$229,040
	5130030	RET CONTR-OTHER	\$870,500
	5130060	MEDICARE TAX	\$30,338
	5130070	GRP INS CONTRIBUTION	\$214,907
	5130090	TAXABLE FRINGE BEN	\$50,740
RELATED BENEFITS Total			\$1,395,525
PROFESSIONAL SERVICES	5510012	PROF SERV-EDUCATION	\$1,020
	5510400	PROF SERV-OTHER	\$448
PROFESSIONAL SERVICES Total			\$1,468
OTHER COMPENSATION	5120105	COMP-NON TO-OT	\$216
OTHER COMPENSATION Total			\$216
OTHER CHARGES	1220050	TRANS-VEHICLES-MA	\$113,122
	5620063	MISC-OPERATNG SVCS	\$280
	5620065	MISC-SUPPLIES OTHER	\$359
	5620112	MISC-OTH PUB SAF FRD	\$288
	5620276	MISC-OC-SUP-INV TRDE	\$220
OTHER CHARGES Total			\$114,270
OPERATING SERVICES	5310031	SER-CRDT CRD TRN FEE	\$1
	5310400	SERV-MISC	\$300
	5330008	MAINT-EQUIPMENT	\$1,000
	5330018	MAINT-AUTO REPAIRS	\$232
	5340020	RENT-EQUIPMENT	\$1,449
	5340025	RENT-AUTOMOBILES	\$85
	5350005	UTIL-OTHER COMM SERV	\$4,030
	5350006	UTIL-MAIL/DEL/POST	\$81
	5350007	UTIL-POSTAGE DUE	\$39
	5350008	UTIL-DEL UPS/FED EXP	\$34
	5350010	UTIL-ELECTRICITY	\$15,127
OPERATING SERVICES Total			\$22,378
IAT EXPENSE	5950014	IAT-TELEPHONE	\$10,737
IAT EXPENSE Total			\$10,737
Grand Total			\$3,774,309

Insurance Fraud / Auto Theft Unit

Investigative Highlights

Region 1 Investigative Highlights

Contractor Fraud/ Forgery

(St. Tammany and Tangipahoa) - In December of 2021, the LSP-IFAT Unit received a criminal complaint from Alvin Jaufre Jr., via the LDI. Jaufre alleged Brandon Waldrop provided a fraudulent certificate of insurance for his business. The investigation determined Waldrop provided Jaufre with an altered certificate of insurance with information taken from a former business, previously owned by Waldrop. The document was confirmed to be fraudulent. Before providing the certificate of insurance to Jaufre, Waldrop entered into a written contract for concrete work related to his residence. The work totaled \$20,132.00. Prior to entering into the written contract, Waldrop reportedly informed Jaufre he was licensed and insured. A records check provided no historical record for a contractor's license related to Waldrop's business. At the conclusion of the investigations, detectives secured warrants on Waldrop in St. Tammany and Tangipahoa Parishes. On March 30, 2022, Waldrop was booked into the St. Tammany Parish Correctional Center on the charge of L.R.S. 14:72.1.1 Forgery of a Certificate of Insurance, and a detainer was placed for Tangipahoa Parish in relation to the second warrant for violating L.R.S. 14:202.1, Residential Contractor Fraud.

Producer Fraud

(East Baton Rouge) - In January 2022, the LSP-IFAT Unit received a criminal complaint from the LDI, alleging licensed insurance producer, Trampus Wagoner, engaged in fraudulent activities by accepting insurance premiums from customers and failing to secure insurance policies on their behalf. The LSP investigation found Wagoner accepted premiums from numerous customers and never secured insurance policies on

their behalf. At the conclusion of the LSP investigation, Wagoner was arrested on June 6, 2022 and charged with nine (9) counts of Producer Fraud (22:1562); eight (8) counts of forgery of a certificate of insurance (14:72.1.1); and nine (9) counts of theft (totaling \$39,180). After the arrest made the news, more victims came forward which resulted in an additional investigation and follow-up arrest of Wagoner. On September 1, 2022 detectives arrested Wagoner a second time and charged him with four (4) counts of Producer Fraud (22:1562); four (4) counts of forgery of a certificate of insurance (14:72.1.1); and four (4) counts of theft (totaling \$51,705). In all, it was determined Wagoner defrauded customers out of more than \$90,000.00.

Automobile Insurance Fraud/ Identity Theft

(Orleans) - In January of 2022, the LSP-IFAT Unit received a criminal referral. The referral alleged an individual, who identified herself as Milini Milner, attempted to defraud Progressive Insurance in the amount of \$5,036.00. Milner claimed damages to her vehicle as the result of a crash. Progressive contends a crash did not occur as the subject, identifying as Milner stated. During LSP's investigation, an examination of the vehicle was conducted. The examination revealed no damage or repairs to the alleged damaged area of the vehicle. An arrest warrant was obtained on Milner for LRS 22:1925-Automobile Insurance Policy Fraud. Later, LSP would learn a female named Sommers Robertson had used personal identifiers belonging to Milner to acquire the policy in her Milner's name, without her knowledge or consent. LSP ultimately had the warrant on Milner recalled, and warrants were issued for Robertson for LRS 22:1925-Insurance Fraud and LRS 14:67.16-Identity Theft. On November 14, 2022, Robertson was taken into custody by LSP detectives and transported from Lafayette, LA to Orleans Parish, where she was booked on the aforementioned charges.

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

Region 2 Investigative Highlights

Auto Theft Arrest

(Orleans) - On October 5, 2022, detectives with the LSP-IFAT Unit's New Orleans Field Office began an investigation into several stolen vehicles which were allegedly being stashed in an abandoned apartment complex in an Algiers neighborhood in Orleans Parish. On October 6, 2022, IFAT-New Orleans detectives traveled to 2020 Cypress Acres in New Orleans. While there, they located, identified and recovered eight (8) stolen vehicles. As a result of the investigation David Darby was identified as a person of interest in the case. On November 22, 2022, LSP personnel surveilled the Cypress Acres location and observed Darby driving a white F-250 pickup truck inside the apartment complex. Another subject, later learned to be Haley Smith, was the front seat passenger. After stopping the vehicle, detectives observed it had a heavily damaged steering column. A check through dispatch revealed the truck had been reported stolen out of New Orleans. A further check of the parking lot revealed six (6) stolen vehicles, two (2) stolen recreational vehicles (RVs) and two (2) stolen equipment trailers. Detectives were granted a search warrant for the apartment Smith resided in at the complex. There, detectives confiscated various contraband and stolen property. The stolen property was identified to belong to the victim of one of the RVs which were recovered. Darby ultimately confessed to having stole several of the vehicles recovered by LSP and Smith admitted to having knowledge of and possessing the stolen property. The stolen vehicles and property were recovered and released to their owners or towed. In total, over \$200,00.00 in stolen property was recovered. Both Darby and Smith were charged and booked into the Orleans Parish Jail with a myriad of crimes to include theft of a motor vehicle, possession of stolen property, felon in possession of a firearm, and possession of a firearm with an obliterated serial number.

Insurance Fraud - No Coverage

(Terrebonne) - On October 12, 2021, the LSP-IFAT Unit's -Breaux Bridge Field Office received a criminal referral from Rose Rodriguez, a fraud investigator for Progressive Insurance Company. According to the complaint, Sandra Wainwright Rios (hereinafter referred to as SANDRA) and Andrea Michelle Rios (hereinafter referred to as ANDREA) were suspected of Automobile Insurance Fraud. Progressive contends SANDRA purchased a new Progressive Insurance Policy "after" ANDREA was involved in a single-vehicle crash in Terrebonne Parish. During the criminal investigation, LSP detectives reviewed the claim file and determined the metadata from the photographs submitted in support of the claim were taken on September 1, 2021, at 7:03 P.M., before the alleged crash occurred. An insurance data base search determined there was a duplicate insurance claim with National General Insurance involving the vehicle belonging to SANDRA as well. At the conclusion of the LSP investigation, detectives determined Andrea and Sandra Rios materially misrepresented the facts of the loss to Progressive. Ultimately, arrest warrants were obtained on both individuals for violating LRS 22:1925-Insurance Fraud (Automobile Specific). On July 13, 2022, Andrea and Sandra Rios were arrested and booked into the Terrebonne Parish Correctional Center without incident. The potential fraud amount is \$5,036.00.

Bodily Injury Claim

(Calcasieu) - On May 3, 2022, the LSP-IFAT Unit's -Breaux Bridge Field Office received a criminal referral from GoAuto Insurance Company by way of the Louisiana Department of Insurance. According to the referral, Kristen

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Insurance Fraud / Auto Theft Unit

Investigative Highlights

Victorian submitted a property (vehicle) damage claim and bodily injury claim for herself and her six children, to Go Auto. According to Victorian, the property damage and bodily injuries were the result of a two vehicle accident. GoAuto alleged Victorian's only passenger at the time of the accident was her boyfriend, Deon Papayanis. GoAuto also alleged Papayanis committed insurance fraud when he corroborated Victorian's claim. At the conclusion the investigation, detectives determined Victorian and Papayanis lied to GoAuto when they reported the vehicle was occupied with six children at the time of the accident. Victorian would later admit she fabricated the story to GoAuto in order to get bodily injury payments for her six children. Upon completing the investigation, detectives secured an arrest warrant for Victorian on the charge of LRS: 22:1925 Automobile Insurance Fraud. There was insufficient evidence to secure an arrest warrant for Papayanis. On August 5, 2022, Victorian surrendered to Louisiana State Police and was booked in the Calcasieu Parish Correctional Center without incident. The potential fraud amount for the fraudulent bodily injury claim (six children) was \$30,000.00.

Slip and Fall Accident Arrest

(Lafayette) - On November 4, 2020, the LSP-IFAT Unit's -Breaux Bridge Field Office commenced the investigation of a LDI criminal referral (#779625) involving Chandall St. Julien and Cortavious Jackson. According to the complaint, St. Julien and Jackson orchestrated a Slip and Fall accident at a Walmart in Lafayette Parish, LA. Based upon the review of the documents provided by LDI from Walmart, and an independent investigation by LSP, detectives

secured an arrest warrant for St. Julien and Jackson for violation of LRS: 22:1924 - General Insurance Fraud on January 20, 2021. For some time thereafter, both St. Julien and Jackson evaded apprehension by law enforcement. On September 22, 2022, Texas law enforcement officers apprehended St. Julien on the LSP arrest warrant. On October 4, 2022, she was extradited back to Louisiana and booked into the Lafayette Parish Correctional Center on the outstanding warrant form Insurance Fraud. At the time of this publication, Jackson still remains a fugitive from justice. The potential fraud amount had their scheme been successful was \$5,780.00.

Insurance Fraud– Previous Damages

(Calcasieu) - On August 03, 2021, the Louisiana Department of Insurance forwarded a criminal referral to the LSP-IFAT Unit. According to the referral, Imperial Fire and Casualty Insurance Company alleged Jermaine Colston committed Automobile Insurance Fraud on or about June 18, 2021 in Lafayette Parish, Louisiana. The referral was forwarded to the LSP-IFAT Bridge Field Office for review. While investigating the complaint, Detectives determined that Colston reported his 2020 Dodge Charger White, was damaged on June 18, 2021 between the hours of 1300 and 1400, at an apartment complex in Lafayette. However, Colston would not say which apartment complex it was damaged at. Colston said once he noticed the his Charger was damaged, he drove to Lake Charles without calling the police until a later time. Through investigative means, Imperial was able to verify the Colston's vehicle fabricated the damages to his vehicle and the events surrounding how they occurred. After completing the

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Insurance Fraud / Auto Theft Unit

Investigative Highlights

criminal investigation, detectives secured an arrest warrant for Colston for violation of LRS: 22:1925 Automobile Insurance Fraud. On February 22, 2022, Colston was arrested by LSP detectives and booked in Calcasieu Parish Jail. The potential fraud amount was \$15,000.00.

Insurance Fraud related to ATV

(Jefferson Davis) - On May 3, 2022, LSP-IFAT was contacted by the Jefferson Davis Parish Sheriff's Office (JDPO) Detective Section regarding a case of suspected insurance fraud. A detective with Jefferson Davis SO requested LSP's assistance with a suspect his agency arrested (Kelly Cormier) for filing a false stolen vehicle report. According to the detective, Cormier reported his Polaris side-by-side All-Terrain Vehicle (ATV) was stolen on February 26, 2022. During the investigation, detectives learned Cormier and an individual, later identified as Noah Carr, had traded ATVs in LaSalle Parish. Following the trade, Cormier realized the ATV he received from Carr was not in working order. After not being able to work out a resolution with Carr, Cormier filed the stolen vehicle report with the Jefferson Davis Parish Sheriff's Office, and filed the claim with State Farm alleging his ATV was stolen. During an interview with Jeff-Davis SO detectives, Cormier admitted he filed the fraudulent insurance claim with State Farm Insurance Company in order to obtain the money it would cost him to fix the ATV. Jeff-Davis verified with State Farm Cormier filed the ATV theft claim and alleged his ATV was stolen in Jefferson Davis Parish. Upon completing the investigation, LSP detectives secured an arrest warrant for Cormier for a violation of LRS: 22:1925 Automobile Insurance Fraud and LRS: 14:67B Felony Theft.

On June 27, 2022, Cormier surrendered to Louisiana State Police detectives at the Jefferson Davis Parish Sheriff's Office (JDPO) and was booked accordingly. The potential fraud amount was \$23,941.15.

Region 3 Investigative Highlights

Producer Fraud

(Bossier) - In February 2022, the Louisiana Department of Insurance forwarded a criminal referral to the LSP-IFAT Unit's Bossier City Field Office. According to the referral, Union National / Kemper Insurance Company alleged their former employee, Betty Ann Clark (Producer), failed to remit premiums to them totaling \$12,021.66. On June 20, 2022, following the completion of the LSP investigation, detectives secured an arrest warrant for Clark from the 1st JDC, Caddo Parish, for violation of LRS 22:1562 D (2); Unfair Trade Practices. On June 21, 2022, Clark voluntarily surrendered at the Caddo Correctional Center on the aforementioned charge at which time she was arrested and booked accordingly.

Insurance Fraud – Fraudulent Injury Claims

(Bossier) - In July of 2022, the LSP-IFAT Unit's Bossier City Field Office received a complaint from GEICO by way of the LDI. According to the complaint, Natalie Vanveckhoven and Quansetta Johnson committed insurance fraud when they filed bodily injury claims in relation to being struck by a vehicle operated by GEICO's insured. During an interview with LSP detectives, both suspects admitted to fabricating the story about being struck. On September 1, 2022, following the completion of the investigation, arrest warrants were obtained on Johnson and Vanveckhoven for the violation of LRS 22:1924-Insurance Fraud.

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Insurance Fraud / Auto Theft Unit

Investigative Highlights

Auto and Bodily Injury Claim

(Lincoln) - In April 2020, the Louisiana Department of Insurance (LDI) forwarded a criminal referral to the LSP-IFAT Unit. According to the referral, GEICO alleged Michael Lee Cain committed insurance fraud on or about March 26, 2020 in Lincoln Parish. The complaint alleged Cain filed a fraudulent insurance claim following a one vehicle crash in Lincoln Parish in March 2020, and intentionally misrepresented the date the crash occurred in an attempt to solicit a fraudulent automobile and bodily injury insurance claim against GEICO. After the conclusion of the LSP investigation, it was determined Cain and a individual identified as Destiny Daniels violated LRS 22:1924—Insurance Fraud when they conspired to provided false information to GEICO in order to receive compensation for a accident loss which occurred before Cain’s vehicle was insured by GEICO. Had Cain and Daniels’ scheme been fully successful, it would have cost GEICO \$2,037.00 for the total loss of Cain’s vehicle. This amount is in addition to the \$3,500.00 Daniels already received for she and her minor child’s alleged injuries, before the fraud was discovered. On February 11, 2022, an arrest warrant was issued charging Cain and Daniels with a violation of LRS 22:1924, Insurance Fraud. On March 7, 2022, Cain and Daniels were arrested by the Concordia Parish SO (CPSO) on unrelated charges. During the course of the CPSO’s investigation, they discovered Cain and Daniels were listed in NCIC as fugitives from Lincoln Parish with outstanding arrest warrants relating to LSP's investigation. On March 10, 2022, LSP detectives contacted Cain and Daniels at the Concordia Correctional Facility and placed them under arrest on the outstanding arrest warrants.

Auto Claim

(Ouachita) - On July 13, 2021, the LSP-IFAT Unit, received a criminal referral from the Louisiana Department of Insurance (LDI) on

behalf of Garrison Property & Casualty, a USAA subsidiary. According to the referral, USAA contended Louis Devillier committed property insurance fraud in relation to his 2010 Lexus IS250. On April 1, 2021, Devillier purchased the Lexus from an auto auction as a salvage. After purchasing the vehicle, Devillier insured the vehicle with Garrison’s. On June 2, 2021, Devillier filed an property damage claim against his insurance policy alleging his vehicle sustained hail damage on April 9, 2021 while traveling through Chatham, LA. During the claims process, Devillier stated his Lexus was in great condition at the time of purchase and no repairs had been made to the vehicle since it was purchased. LSP’s investigation confirmed the Lexus had two prior hail damage claims from Traveler’s Insurance, with the most recent event resulting in the vehicle to be considered a total loss. LSP obtained cellular data that did not support Devillier’s claim of being in Chatham, LA on the date of loss. Based on LSP/IFAT’s investigation, it was determined Louis Devillier violated the provisions of LRS 22:1924-Felony Insurance Fraud, by intentionally misrepresenting information related to a property damage auto insurance claim. On Monday, November 7, 2022, Devillier was arrested and booked into Ouachita Correctional Center on the aforementioned warrant. Had his scheme been successful, USAA could have been defraud out of approximately \$8,394.93 (for vehicle repairs) or \$11,254.94 (fair market value), had USAA deemed the Lexus a total loss.

Property Loss Claim—ATV

(Vernon) - On August 3, 2022, the Louisiana Department of Insurance (LDI) forwarded a criminal referral to the LSP-IFAT Unit. According to the referral, Progressive Paloverde Insurance Company alleged Jeromy and Jessica Stalsby committed Automobile Insurance Fraud in Vernon Parish, Louisiana. On June 29, 2022, the Stalsby’s filed a claim with Progressive stating on June 25, 2022, their 2016 Honda Pioneer SXS1000 caught on fire after being driven into a

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

ditch in Vernon Parish. ditch in Vernon Parish. On two (2) separate occasions, Jessica Stalsby submitted photographs to Progressive related to their property damage claim. Stalsby claimed she took the photographs with her cell phone the day after the alleged crash. A review of the metadata from the pictures were found to have different dates, including dates before the commencement of the Progressive insurance policy. Additionally, the Stalsby's statements relating to the facts of loss were inconsistent with each other. At the conclusion of the investigation, LSP obtained arrest warrants for Jeromy and Jessica Stalsby for a violation of LRS 22:1925-Auto Insurance Fraud. On December 28, 2022, Jessica Stalsby was arrested and booked at the Vernon Parish Sheriff's Office on the warrant. The arrest of Jeromy Stalsby's is forthcoming. The exposure amount for this claim was \$32,484.44.

to complete the affidavit of physical inspection form. Additionally, detectives provide training on the various ways to conduct detailed automobile theft investigations.

2022 IFAT Training Sessions Conducted	
Number officers trained	441
Number of sessions conducted	24

Law Enforcement Training

Throughout the year, detectives with the LSP IFAT Unit provide training around the state. This training is conducted at numerous P.O.S.T. academies and various law enforcement agencies. During the training, detectives emphasize the importance of performing thorough physical inspections of vehicles and explain the proper way



Insurance Fraud / Auto Theft Unit

LAW ENFORCEMENT TRAINING

Per LRS 40:1422, all members of the IFAT Unit are required to obtain training and acquire the certification of Fraud Claim Law Specialist (FCLS). The training and certification is obtained by way of a correspondence course detectives take with the American Educational Institute, commonly referred to as AEI. By completing various educational programs with AEI, detectives can earn designations recognized throughout the industry as the mark of professional achievement. Through the AEI's "Law of Claims Fraud and Investigation Defense Program" detectives receive coursework in the following six key areas: Recognizing Fraud, Special Investigation, Proving Fraud, Handling Suspicious Claims, Avoiding Bad Faith & Civil Liability in Handling Suspicious Claims, Advanced Legal Issues in Fraud Investigation and Defense, and Auto Insurance Fraud.

Upon completing these core courses and receiving a passing score, detectives receive their FCLS designation. Other designations offered through AEI are: Fraud Claim Law Associate or FCLA (for students who complete the Legal Principles-Fraud coursework); Senior Claim Law Associate or SCLA for students who complete a combination of AEI's Legal Principles course plus three of five other course programs offered by AEI. Upon receiving the SCLA designation, students completing a fifth program receive the SCLA-Silver designation, or the SCLA-Gold designation upon completing the sixth AEI program.

In 2022, AEI certifications were awarded to the following Louisiana State Police IFAT detectives: Investigator Morgan Todd (FCLS), Trooper First Class Dan Graff (FCLS), Trooper First Class Jeff Theriot (FCLS), SGT David Jernigan (FCLS), SGT Nicole Barbe (FCLA), Master Trooper Keith Bergeron (FCLA), Trooper Nic Kirkland (FCLA), Master Trooper Trent Hanks (SCLA-GOLD) and Master Trooper Kevin Dies (SCLA-GOLD).

CERTIFICATIONS & AWARDS



Pictured (L-R): Master Trooper Trent Hanks, Master Trooper Kevin Dies, and Sergeant Dale Latham, all of the LSP-IFAT-Breaux Bridge Field Office pose with their Senior Claim Law Associate (GOLD) certifications from the American Educational Institute.



In 2022, TFC Jeff Theriot and Investigator Jason Gagliano of LSP-IFAT-New Orleans were awarded Plain Clothes Trooper of the year and DPS Investigator of the year for their proactive investigative efforts in 2019 and 2020 respectively..

Insurance Fraud / Auto Theft Unit

VEHICLE THEFT

In addition to the investigation of insurance fraud, IFAT detectives aggressively investigate the theft of automobiles throughout the state. Through a collaborative effort with the National Insurance Crime Bureau (NICB) and the LA Department of Insurance's - Louisiana Auto Theft and Insurance Fraud Prevention Authority (LATIFPA), IFAT detectives frequently conduct proactive enforcement for stolen vehicles using a patrol vehicle outfitted with a grant funded ALPR or Automatic License Plate Reader. Throughout 2022, detectives have recovered numerous stolen vehicles while using the ALPR.

2022 IFAT Unit Auto Theft Recoveries	
Stolen Vehicles Recovered	329
Value of Recoveries	\$6,714,547.78



TRAINING

In 2022 members of IFAT continued to broaden their knowledge of insurance fraud and auto theft through attending various conferences throughout the nation. Some of the conferences attended were: the LA Department of Insurance Annual Conference held in New Orleans, LA, (March 2022), the Coalition Against Insurance Fraud's Mid-Year (June 2022) and End of the Year Meetings (Dec 2022) held in Orlando, FL and Washington D.C., respectively, the International Association of Auto Theft Investigators (IAATI) Vehicle Crimes Conference in Chicago, IL (Aug 2022), Blue Cross Blue Shield of Louisiana Fraud Summit (Sept 2022) and the Texas Association of Vehicle Theft Investigators (TAVTI) - training seminar in Corpus Christi, TX (Oct 2022).



IFAT members recover a stolen luxury vehicle in Orleans Parish. Detectives were able to determine the vehicle was retagged with a fraudulent VIN belonging to a vehicle in Canada.

Insurance Fraud / Auto Theft Unit

Retirements

In February 2022, Sergeant Larry Zeller and Master Trooper Jody Grabowski (IFAT-Alexandria) both retired with 26 years and 8 months of service. During the same month, Master Trooper Todd Marchand (IFAT-Covington) retired with 25 years of service.

In December 2022, Master Trooper Lawrence “Trae” Hartsfield, III, retired with 20 years 4 months of service.

We wish them well in retirement and are grateful for their faithful service to LSP and the citizens of Louisiana.

Promotions

In February 2022, Troopers Mindi Keith, Nicole Barbe, and Justin Morris were each promoted to the rank of Sergeant in the LSP-IFAT Unit. Following their promotion, they assumed supervision over the Baton Rouge, New Orleans and Monroe Field Offices respectively.

In July 2022, Trooper William “Nic” Kirkland of the LSP-IFAT-Breaux Bridge Field Office was promoted to State Police Polygraphist in Internal Affairs.

Transfers

In February 2022, Criminal Investigator Ronnie Besson transferred to the LSP-IFAT Unit’s - Alexandria Field Office. Before being assigned to the LSP-IFAT, Investigator Besson worked as an investigator in the LSP Criminal Investigation Division’s Alexandria Field Office. In addition to his role as an investigator, Inv. Besson is a board certified polygraphist.

In July 2022, SGT Rodney Owens transferred into the LSP-IFAT Unit’s – Alexandria Field Office and assumed supervisory duties. Prior to his transfer, SGT Owens supervised the LSP-Towing and Recovery Section for Region 3 (Alexandria, Bossier City, Monroe area).

In September 2022, TPR Ryan Beard transferred from Troop A in Baton Rouge, to LSP-IFAT Breaux Bridge Field Office.

In November 2022, TFC Lucas Burge and Criminal Investigator Daryle Graham transferred to the LSP-IFAT’s Baton Rouge Field Office. Prior to their transfers, TFC Burge worked as a patrolman at Troop L in Mandeville, LA, and Investigator Graham worked as a Criminal Investigator within LSP’s Special Investigation Sections Cooperative Disability Unit in collaboration with the United States Social Security Administration.

Team Member Spotlights

(IFAT-Alexandria) - Master Trooper (MT) Jerry Johnson was born and raised in Rapides Parish. MT Johnson was a proud graduate of Peabody Magnet High School in Alexandria, LA. Following high school, he obtained his Bachelor of Science majoring in Public Administration with an emphasis in Law Enforcement. He was also honorably discharged from the U.S. Army after twenty years of service. MT Johnson has been happily married for forty years, and still counting. His family includes three sons, three daughters-in-law, four grandsons, two granddaughters, and a very large dog. If asked about his family MT Johnson always says “God has blessed me beyond what I deserve”. MT Johnson joined the Louisiana State Police family in September 2000 as a member of LSP Cadet Class #79. During his time with LSP, MT Johnson has worked in patrol at Troop E, served as a member of SWAT, and the Mobile Field Force. He also worked in the Mentor Program and as a Cadet Class Duty Officer. In 2006, MT Johnson transferred into the Insurance Fraud/Auto Theft Unit. His hobbies include motor cycling, re-living his youth through the lives of his grandchildren and all the activities he can no longer do for an extended period of time.

Insurance Fraud / Auto Theft Unit

Team Member Spotlights (continued)

(IFAT-Bossier City) - Sgt. David Jernigan has been employed with the Louisiana State Police for 23 years. In February 2021, David was promoted to the rank of Sergeant in the LSP IFAT's Bossier City Field Office. Prior to transferring into the IFAT Unit, he worked patrol at Troop G in Bossier City, as well as well as in the Gaming Enforcement Division for the Northwest Region of Louisiana. He appreciates the training opportunities the IFAT Unit has to offer and continues to gain knowledge/experience working alongside IFAT team members. SGT Jernigan is a graduate of Northeast Louisiana University (now - University of Louisiana Monroe) where he received a Bachelor of Arts degree with major in Criminal Justice and minor in Sociology. He was raised near a small town in east central Louisiana where four rivers meet. David has been married for 18 years and has an 8-year-old son. He enjoys time with his family, traveling, hunting, fishing and eating good BBQ.

(IFAT-Breaux Bridge) - Trooper Ryan Beard has been employed with the Louisiana State Police for nearly 5 years. In September 2022 he transferred to from Troop A in Baton Rouge to the Insurance Fraud / Auto Theft Unit's Breaux Bridge Field Office. Before joining the LSP family, Trooper Beard served with the Lafayette City Police Department for 10 years. He is married, and has a five year old son and a 4 year old daughter, who are far too much like him. In his spare time he enjoys spending time with his family. Although he's loves the outdoors, in recent years, he's found he does most of his hunting and fishing at the local Albertsons Grocery store.

(IFAT-Baton Rouge) - Detective Darren Foil has been assigned to Insurance Fraud and Auto Theft Unit (IFAT) in Baton Rouge since 2007. Prior to his time in IFAT, Det. Foil was a patrol officer with Department of Public Safety. With a dedicated 16 years of service, Det. Foil has investigated a wide variety of cases and continues to be a top producer in the State Police world of fraud fighting. Det. Foil's experience and skill related to

auto theft and insurance fraud matters are sought by many area law enforcement peers. Det. Foil routinely teaches Physical Inspection classes, as well as Auto Theft classes across the state and brings his extensive knowledge to area law enforcement. Det. Foil is married to his wife of 13 years with whom he shares two beautiful children. He enjoys smoking meats, football, and craft beer.

(IFAT-New Orleans) - Jason Gagliano was hired as an investigator in the Insurance Fraud / Auto Theft (IFAT) in May 2018. Before joining the Louisiana State Police, Investigator Gagliano spent the better part of his 20 years with the New Orleans Police Department in their Auto Theft Division. Inv. Gagliano brings a wealth of knowledge and experience to the IFAT Unit and has consistently led the state in stolen vehicle recoveries for the past several years. He was recently recognized as the 2021 Investigator of the Year for State Police, and was awarded the 2022 CC Benson Award by the Texas Association of Vehicle Theft Investigations for his assistance in the reduction of vehicle theft. When he is not out working in the field, Inv. Gagliano enjoys spending time dining and attending live theater with his wife of 19 years, Suzette.

(IFAT-New Orleans) - Jeffrey Theriot was hired as a Louisiana State Trooper in November, 2014, after serving 10 years with the Slidell, LA, Police Department. In 2018, he transferred into the Insurance Fraud/ Auto Theft (IFAT) New Orleans Field Office and hit the ground running. In addition to his IFAT duties, TFC Theriot is a sworn member of two federal task force (Homeland Security Investigations-Financial Crimes Task Force and the United States Marshals Service Fugitive Task Force). TFC Theriot was recently awarded an Exceptional Service Award for his role on the US Marshals Task Force. Additionally, he was recently nominated for the 2021 Plain Clothes Trooper of the Year for State Police, and was awarded a Meritorious Service Award. When Theriot is not working hard for the citizens of Louisiana, he and his wife Brittany enjoy jet skiing, traveling, and eating candy.

Louisiana Attorney General Jeff Landry's Criminal Division



INSURANCE FRAUD SUPPORT UNIT 2022 ANNUAL REPORT

Insurance Fraud Support Unit



Louisiana Attorney General Jeff Landry is proud of the efforts of his Insurance Fraud Support Unit (the Unit). Through criminal prosecutions and the recovery of restitution from insurance fraud offenders, the unit is a valuable asset in the fight

against criminals who defraud the State and its taxpayers. The Unit operates as part of a tri-agency task force created by the Legislature and dedicated solely to fighting insurance fraud in Louisiana.

The Unit fulfills three primary responsibilities: providing legal advice and consultation in insurance fraud matters to the other two task force agencies – the Louisiana State Police (LSP) and the Louisiana Department of Insurance (LADOI); prosecuting individuals statewide charged with insurance fraud; and presenting insurance fraud information and training to the insurance industry along with state and federal agencies.

The primary objective of the Unit is to provide superior legal representation to the LADOI and LSP in insurance fraud investigations and prosecutions. Assistant Attorneys General assigned to the Unit prosecute violations of Louisiana’s criminal laws under Titles 14, 22, 23, and 47 by conducting – or assisting in – criminal prosecutions upon the recusal or assistance request of local district attorneys and by providing legal support to law enforcement agencies investigating criminal insurance fraud.

The Unit may handle insurance fraud cases that begin with a complaint made directly to the Attorney General’s Office. Additionally, the Unit may consult with – and provide legal support to – all local and state law enforcement agencies regarding insurance fraud matters and questions. This includes, but is not limited to, reviewing drafts of arrest and search warrants; conducting legal research; and evaluating cases from a prosecutor’s perspective (i.e., whether there is sufficient evidence to satisfy legal burdens of proof). Due to the complex nature of some of the cases handled – the local district attorney may be consulted while the investigation is still ongoing to obtain the necessary authority to offer a plea agreement, immunity to a target of the investigation to secure his cooperation concerning other targets, or request to prosecute the case outright.

The Unit’s attorneys attend regularly scheduled intelligence-sharing meetings hosted by LSP in Baton Rouge. These meetings are attended by members of special investigative units from many insurance companies that do business in Louisiana. Under a statutory grant of immunity from civil liability, these personnel share information with law enforcement regarding fraud trends and specific active investigations. This level of information sharing allows all participants in the Louisiana Insurance Fraud Task force to stay abreast of the constantly evolving methods that offenders employ to commit fraud, and has resulted in the successful prosecutions of several staged accident rings, producer fraud cases, health care provider fraud cases, and theft of equipment and automobiles.

Insurance Fraud Support Unit

The Unit's section chief has given presentations on insurance fraud prosecution issues before organizations such as the National White Collar Crime Center, the Louisiana Association of Self Insured Employers, the Orleans Parish District Attorney's Economic Crimes Unit, the Insurance Security Association, the American Council of Life Insurers, the National Insurance Crime Bureau (NICB), the Louisiana District Attorneys' Association, the LADOI, and the Louisiana Claims Association. All of the Unit's attorneys attend continuing legal education training from various sources, including the National Association of Insurance Commissioners (NAIC) and other NICB or NAIC sponsored training. Moreover, the Unit is connected with the Homeland Security Information Network – enabling attorneys to track insurance fraud cases from start to finish. This network allows everyone involved with the cases to have access to relevant information at all times. Members from the AG's Office also serve on the board of the Louisiana Auto Theft and Insurance Fraud Prevention Authority (LATIFPA).

The Unit continues its work of protecting consumers and insurers in Louisiana by actively working with its partners in the State Insurance Fraud Task Force, and by fostering relationships with insurers to ensure that their interests in deterring and prosecuting fraud are fully represented in the criminal justice system.

BASIC INFORMATION ABOUT THE UNIT

Statutory Authority for Operations

La. Const. Art. IV, Section 8 provides, in pertinent part:

As necessary for the assertion or protection of any right or interest of the state, the attorney general shall have authority

(2) upon the written request of a district attorney, to advise and assist in the prosecution of any criminal case; and

(3) for cause, when authorized by the court which would have original jurisdiction and subject to judicial review, (a) to institute, prosecute, or intervene in any criminal action or proceedings, or (b) to supersede any attorney representing the state in any civil or criminal action.

La. Code of Criminal Procedure Article 682 provides, in pertinent part:

When a district attorney is recused...it shall be the duty of the Attorney General to appoint a member of his staff...to act in the place of the recused district attorney.

La. R. S. 36:702(E) provides:

There shall be within the Department of Justice a criminal division. It shall be responsible for criminal appeals, amicus curiae briefs in criminal prosecutions, habeas corpus defense, assistance to district attorneys in criminal cases, criminal prosecution, public corruption, institutional and insurance fraud cases, and extraditions, in accordance with Article IV, Section 8 of the Constitution of Louisiana.

Insurance Fraud Support Unit

Additional Statutory Authority for Insurance Fraud Support Unit Operations

La. R. S. 40:1421 et seq.

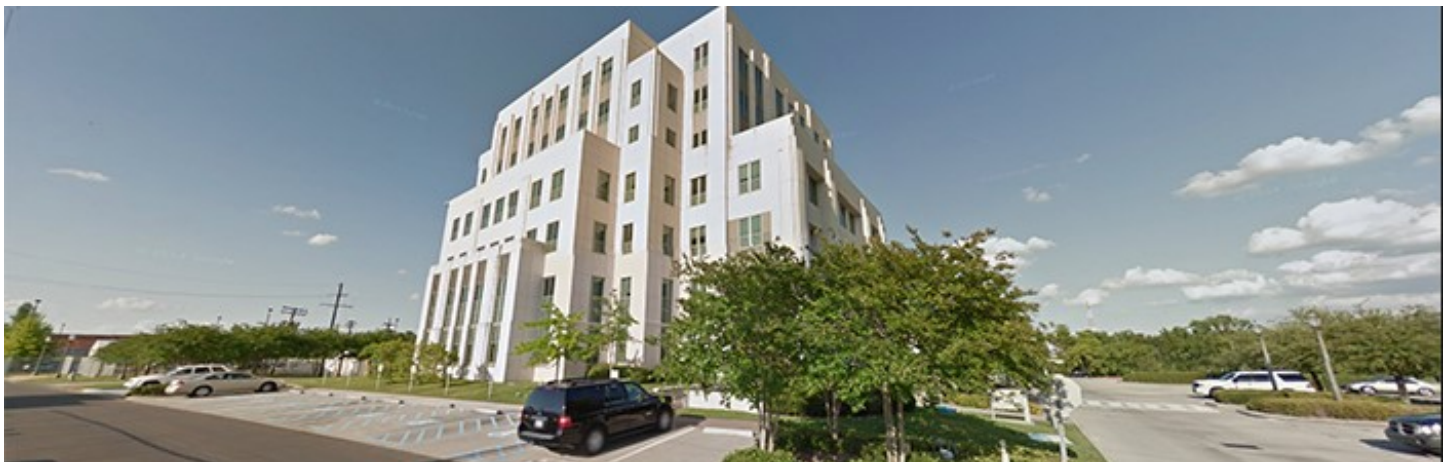
Primary Purpose of Insurance Fraud Support Unit

To provide superior legal representation to LADOI and LSP in insurance fraud investigations and prosecutions.

To participate in LADOI and LSP meetings to screen insurance fraud referrals.

To assist local District Attorneys in prosecuting insurance fraud.

Insurance Fraud Expenditures January 2022 to December 2022	
Salaries	\$385,305.00
Other Compensation	\$38,707.00
Related Benefits	\$202,335.00
Operating Services	\$19,173.00
IAT Charges	\$22,704.00
TOTAL	\$668,224.00



Insurance Fraud Support Unit

STATISTICAL INFORMATION FOR THE UNIT

A strategic objective for the Unit is to provide legal support to law enforcement agencies investigating criminal insurance fraud referrals by responding to requests for legal consultation within two working days and by attending 90% of intelligence-sharing meetings hosted by the LSP Insurance Fraud Unit. In 2022, the Unit's attorneys attended five out of the six intelligence sharing meetings with the LADOI and the LSP fraud units.

During the 2022 calendar year, the Unit not only reached the standard of 95% percent of requests for legal consultation responded to within 2 working days; but exceeded this goal by handling 100% of all requests for legal consultation within two working days.

The Unit meets the State goal for Crime and Safety Reform of bringing security to all Louisiana citizens by protecting our taxpayers from insurance related fraud. LADOI estimates that there are over \$500 million dollars lost annually in Louisiana to insurance fraud, as it pertains to casualty and property claims. This does not include healthcare fraud which is estimated to be about \$1.5 billion in Louisiana alone. The typical Louisiana household pays almost \$1,000 a year in fraud-related charges passed on to them as consumers.

OTHER 2022 ACCOMPLISHMENTS

During the 2018 calendar year, the Unit entered into a prosecution assistance agreement with the 19th Judicial District Attorney's Office – allowing Assistant Attorneys General to prosecute all insurance fraud cases occurring in East Baton Rouge Parish (or where East Baton Rouge Parish is a proper jurisdiction). This agreement has resulted in 32 active pending prosecutions of Task Force cases as of December 31, 2022. Nine different Assistant Attorneys General are currently prosecuting Task Force cases in various jurisdictions throughout the State of Louisiana, allowing the development of experience and expertise in insurance fraud cases on a broader level in the Criminal Division of the Attorney General's Office.

In 2022, the Unit instituted 17 new prosecutions of Insurance Fraud Task Force cases. The Unit also resolved 16 Task Force cases by way of guilty pleas in 2022. This resulted in 5 felony insurance fraud convictions, and 11 misdemeanor convictions.

The Unit continues to strive to increase its role in active prosecution of Task Force cases statewide to ensure that taxpayers and insurers in Louisiana are protected from fraud. In their role as prosecutors, Assistant Attorneys General work to see justice done in each individual case, and to highlight the important work done by its partners in combatting insurance fraud.

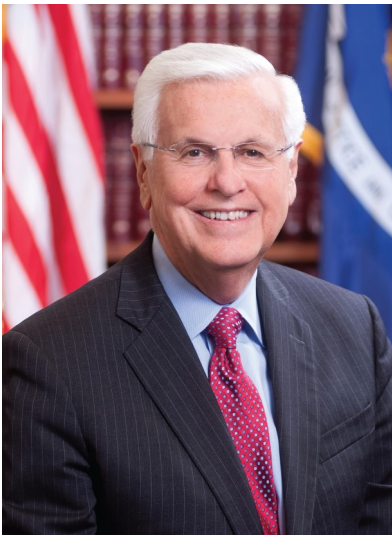
Active Prosecutions (as of Dec 31, 2022)	33
New Prosecutions 2022	17
Felony Convictions 2022	5
Misdemeanor Convictions 2022	11

Louisiana Department of Insurance



Office of Insurance Fraud

Office of Insurance Fraud



Claims Fraud...

The Office of Insurance Fraud received 2,622 reports of suspected fraudulent claims during 2022. The majority were from insurance companies in accordance with La. R.S. 22:1926. Since its inception in 2007, the Office of Insurance Fraud database has accumulated 45,814 entries of suspected fraudulent claims.

During 2022, the LDI Office of Insurance Fraud referred 1385 claim fraud investigations to the State Police. There were 60 arrests resulting in 94 charges for numerous crimes as a result of criminal referrals related to suspected fraudulent insurance claims.

Charges Against Claimants or Licensees

Category	Number of Charges*	Percent of Crimes
Insurance Fraud	32	34.0%
Automobile Insurance Fraud	24	25.5%
Forged Certificate of Insurance	11	11.7%
Theft	10	10.6%
Prohibited Actions and Sanctions—Insurance Producers	9	9.6%
Filing False Public Records	2	2.1%
Malfeasance in Office	2	2.1%
Residential Contractor Fraud	1	1.1%
Damage to Property with Intent to Defraud	1	1.1%
Unauthorized Use of a Moveable	1	1.1%
Unfair Trade Practices	1	1.1%

*An arrest may include multiple charges.

Office of Insurance Fraud

2022 Producer, Adjuster and Company Fraud Actions...

Action	Number
Number of Investigations Opened	245
Fines	63
License Revocations	34
License Suspensions	32
Cease and Desist Orders Served	75
Criminal Referrals to Law Enforcement	54
Arrests Made as a Result of Criminal Referrals	2

Background Investigations...

The Office of Insurance Fraud investigates the backgrounds of companies, officers, directors, utilization review organizations, claims adjusters and other entities applying to conduct the business of insurance in Louisiana. This includes changes of officers and directors of domestic companies currently authorized to do business in the state.

Action	Number
Company Applications Received	133
Company Applications Approved	135
Company Biographical Affidavits Received	850
Company Biographical Affidavits Approved	851

Louisiana Automobile Theft and Insurance Fraud Prevention Authority...

In 2010, legislation was passed to provide a portion of these funds to LATIFPA, a public agency within the Department of Insurance. La. R.S. 22:2131 established LATIFPA, for the purpose of combating motor vehicle insurance fraud, including fraud by theft and other criminal acts. La. R.S. 22:2134 and La. R.S. 40:1428, amended in 2010, authorized the Commissioner of Insurance to withhold \$187,000 each fiscal year from the insurance fraud assessment to provide funding for LATIFPA. This allocation was used for conducting educational and public awareness programs designed to inform the citizens of the state about methods of preventing motor vehicle theft and combating insurance fraud. During Calendar Year 2022, LATIFPA expended \$135,684.50, to raise public awareness about insurance fraud and vehicle theft and to raise awareness among teen drivers about the consequences of vehicle theft and vehicle theft prevention.

For more information on the Fraud Division and LATIFPA, please refer to the 2020—2021 Louisiana Department of Insurance Annual Report.

Office of Insurance Fraud

Expenditure Category	Amount
Salaries Classified—Regular	635,452.29
Salaries Classified—Overtime	100.05
Salaries Classified—Termination	8,353.93
Salaries Unclassified—Regular	322,971.05
Wages	9,073.75
Wages-Overtime	105.00
Retirement Contributions— State Employee	351,456.83
Retirement Contributions— Teachers	2,327.41
Post Retirement Benefits	11,473.89
Medicare Tax	12,969.76
Group Insurance	115,493.90
TOTAL PERSONAL SERVICES	\$1,469,777.86
In-State Travel - Conf/Conv	451.00
In-State Travel - Field Travel	7.35
Out-of-State Travel - Admin	391.94
Out-of-State Travel—Conf/Conf	(854.42)*
TOTAL TRAVEL	\$4,155.53
Printing	225.00
Rent - Real Estate	1,298.16
Serv - Dues & Other	3,751.40
Serv - Subscriptions	7,893.24
Serv - Dues & Other - Bar	435.00
Util - Mail/Del/Post	10,882.70
Util - Mailbox Rental	337.00
Operating Services - Misc.	795.25
TOTAL OPERATING SERVICES	\$25,617.75
Office Supplies	234.62
Operating Supplies - Computer	1,775.88
Sup - Weapons	(57.26)*
Sup - Other	391.97
TOTAL SUPPLIES	\$2,402.47
IAT—Printing	454.63
IAT—Postage	471.27
TOTAL IAT	\$925.90
TOTAL DIVISION OF INSURANCE FRAUD EXPENDITURES	\$1,502,879.51

Calendar Year 2022 Budget Expenditures...

OFFICE OF INSURANCE FRAUD

Total Expenditures	\$1,502,879.51
Means of Financing	
Insurance Fraud Investigation Fund	\$682,969.15
LDI Self-Generated Funds	<u>\$819,910.36</u>
Total Means of Financing	\$1,502,879.51

LA AUTOMOBILE THEFT AND INSURANCE FRAUD

PREVENTION AUTHORITY

Amount Expended of the \$227,000 Appropriation

LATIFPA Fund	\$135,684.50
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Note: This amount does not include the \$135,684.50 shown above for the LA Automobile Theft Insurance Prevention Authority.

*Denotes expenditure occurring in CY21 and refunded/adjusted in CY22

Office of Insurance Fraud

Report Insurance Fraud to the Louisiana Department of Insurance

Insurance Fraud is ANY intentional misrepresentation to profit from an insurance entity.

Report Fraud Online:

<http://www.ldi.la.gov/consumers/insurance-fraud/report-insurance-fraud>

By Phone:

(225) 342-4956 or (800) 259-5300

By Mail:

P.O. Box 3096, Baton Rouge, LA 70821

Physical Address:

1702 N. Third Street, Baton Rouge, LA 70802

<http://www.ldi.la.gov/>

LOUISIANA INSURANCE FRAUD TASK FORCE

LOUISIANA STATE POLICE

Insurance Fraud & Auto Theft Unit
7919 Independence Blvd., A-19, Baton Rouge, LA 70806
(225) 925-3536
www.lsp.org/ifu.html
Email: lsp.insurance.fraud.unit@la.gov

LOUISIANA OFFICE OF THE ATTORNEY GENERAL

Insurance Fraud Support Unit
1885 N. Third Street, Baton Rouge, LA 70802
(225) 326-6000
www.ag.state.la.us

LOUISIANA DEPARTMENT OF INSURANCE

Office of Insurance Fraud
Louisiana Auto Theft and Insurance Fraud Prevention Authority
1702 N. Third Street, Baton Rouge, LA 70802
(225) 342-4956
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HELP LOUISIANA BOOT OUT FRAUD!