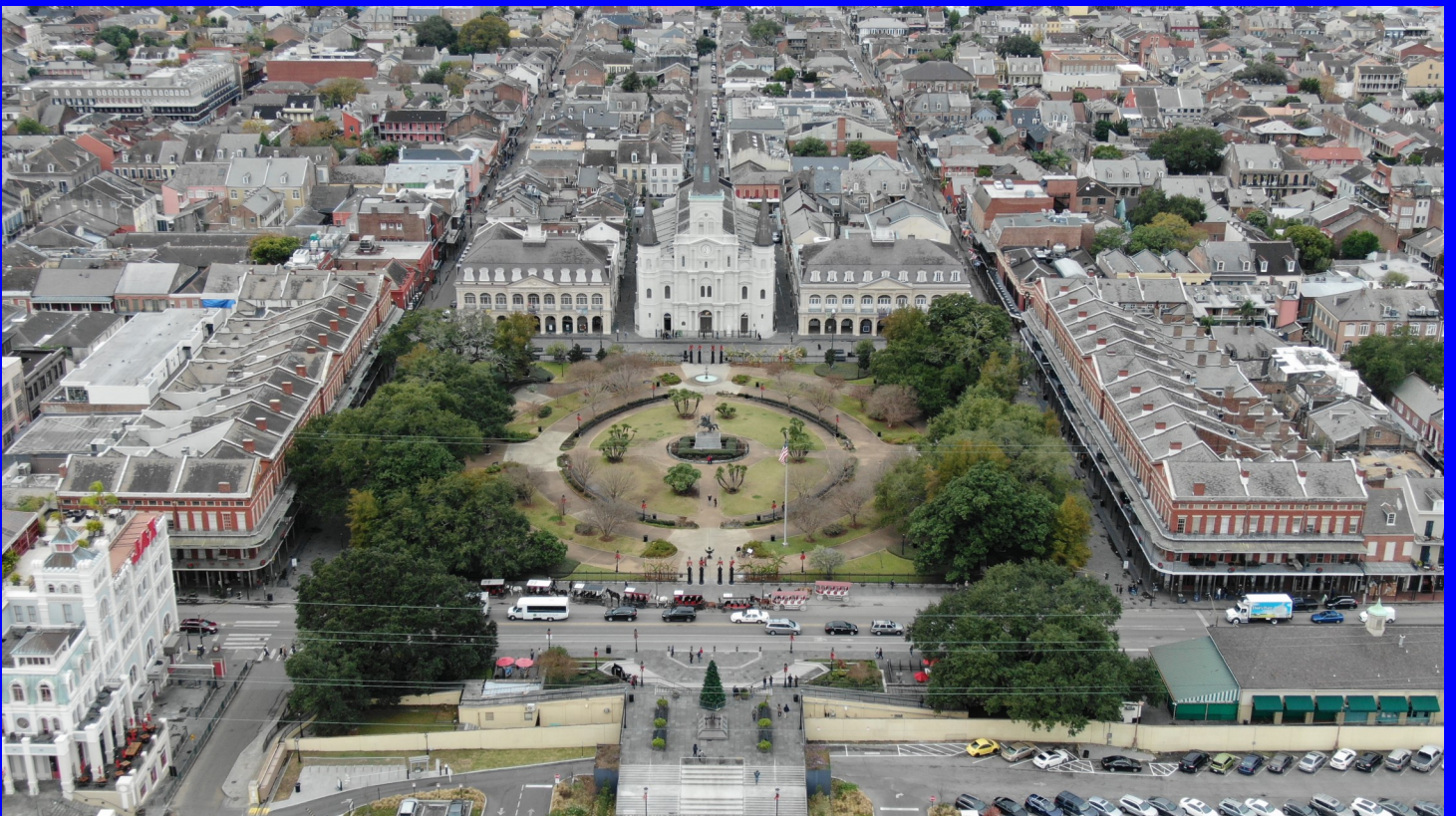


# LOUISIANA INSURANCE FRAUD TASK FORCE



# 2021 Annual Report



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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 following three agencies are members of the Task Force:

**Louisiana State Police**

Insurance Fraud / Auto Theft Unit

**Office of the Attorney General**

Insurance Fraud Support Unit

**Louisiana Department of Insurance**

Division of Insurance Fraud

Louisiana Automobile Theft and Insurance Fraud Prevention Authority

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**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 jail time, fines, community service, probation and/or restitution.

# *Table of Contents*

<b>Letter From Louisiana State Police Superintendent</b>	4
<b>Louisiana State Police Insurance Fraud / Auto Theft Unit</b>	5
Program Notes	6
Referral Information	7
Investigations and Arrests	9
Criminal Investigations by Type	10
Judicial Actions	11
Budget Expenditures	12
Investigative Highlights	13
Law Enforcement Training and Auto Theft	16
Law Enforcement Training and Emergency Duties	17
Personnel Movement and Highlights	18
<b>Office of the Attorney General / Insurance Fraud Support Unit</b>	19
Basic Information	20
Statutory Authority	21
Purpose and Expenditures	22
Statistical Information and Other Accomplishments	23
<b>Department of Insurance / Division of Insurance Fraud &amp; LATIFPA</b>	24
Claims Fraud / Crime Categories and Charges	25
Producer, Claims Adjuster and Company Fraud Actions / Background Investigations / LATIFPA	26
2020 Expenditures / LATIFPA Budget	27
<b>How to Report Fraud</b>	28

# Letter From The Superintendent

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



January 28, 2022

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

Dear Governor Edwards:

This annual report has been prepared and is being submitted in accordance with LRS 40:1427. It provides statistical and summary information on a number of performance areas and budget expenditures for the 2021 calendar year by the Louisiana Insurance Fraud Task Force.

Additionally, it provides an informative look at the efforts, accomplishments and challenges of the Louisiana Insurance Fraud Task Force. The Task Force is a tri-member coalition comprised of the LSP-Insurance Fraud / Auto Theft Unit, the LDI - Division of Insurance Fraud, and the AG's Office - Insurance Fraud Support Unit. The continued partnership between LSP and our Task Force partners is the foundation of our success. The Task Force's collaboration allows members to identify suspected fraud, have it criminally investigated, and if warranted, prosecuted.

Since the onset of the coronavirus pandemic over two years ago, Task Force members have consistently found ways to press forward with their fight to eradicate insurance fraud and auto theft-related crimes throughout Louisiana. Through new technological advances, criminal elements have modified their methods in committing crimes specific to insurance fraud and auto theft. To keep up with the changing trends, Task Force members consistently engage in training and education conducive to fighting fraud.

For years, our efforts to fight fraud have been recognized nationally. However, a dominant factor remains as related to the disparity between the crimes committed and the punishment levied against the criminal element. No matter the outcome, Task Force members will continue to work tirelessly to minimize insurance fraud and auto theft throughout the state. We will do so in a fiscally responsible manner while maximizing our available resources.

Your continued support for the Louisiana Insurance Fraud Task Force will ensure Louisiana remains a national leader in the field of insurance fraud and auto theft-related investigations.

Sincerely,

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

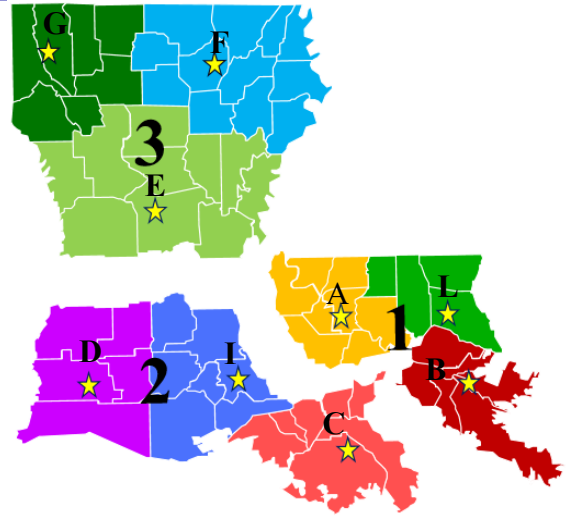


## Insurance Fraud / Auto Theft Unit

# Insurance Fraud / Auto Theft Unit

## The Program

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, 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 which time it was renamed the Insurance Fraud and Auto Theft Unit (IFAT). The primary focus of the unit is fraudulent insurance acts that violate LRS 22:1921-1929.



A Sergeant within each field office directly supervises detectives/investigators tasked with investigating criminal complaints from the LA Dept. of Insurance and from the public. Each field office is commanded by a Lieutenant and each region is under the command of a Captain.

The statewide program coordinator is a Lieutenant, tasked to work with State Police supervisors and staff, industry representatives, and governmental partners to ensure the success of the Program mission. Aside from supervisors, in December of 2021, there were fourteen State Police Troopers and five Criminal Investigators assigned to the Insurance Fraud / Auto Theft Unit throughout the state.

## Field Office Contacts

### REGION I

#### Baton Rouge (Troop A)

*Vacant*

7919 Independence Blvd  
Baton Rouge, LA 70896  
(225) 925-3850

#### New Orleans (Troop B)

*Vacant*

1450 Poydras St, Ste 1300  
New Orleans, LA 70112  
(504) 310-7065

#### Covington (Troop L)

*Vacant*

109 New Camilia Blvd, Ste 102  
Covington, LA 70433  
(985) 543-4158

### REGION II

#### Houma (Troop C)

*Sgt. Justin Rice*

103 Melissa Ln  
Houma, LA  
(985) 876-8834

#### Breaux Bridge (Troop I)

*Sgt. Dale Latham*

437 West Mills Rd  
Breaux Bridge, LA 70517  
(337) 332-8080

#### Sulphur (Troop D)

*Sgt. Kent Pevoto*

1803 Beglis Parkway  
Sulphur, LA 70663  
(337) 527-9111

### REGION III

#### Bossier City (Troop G)

*Sgt. David Jernigan*

4185 Viking Dr  
Bossier City, LA 71111  
(318) 741-2787

#### Alexandria (Troop E)

*Sgt. Larry Zeller*

5903 Coliseum Blvd  
Alexandria, LA 71302  
(318) 484-2104

#### Monroe (Troop F)

*Vacant*

3420 Medical Plaza Dr, Ste 10  
Monroe, LA 71203  
(318) 362-4588

Coordinator: Lt. Michael Wilkerson (318) 741-2726

Support: Helena Graham (225) 925-3536

# Insurance Fraud / Auto Theft Unit

## Referrals Received...

The Insurance Fraud and Auto Theft Unit receives insurance fraud referrals from the Louisiana Department of Insurance on a monthly basis. In 2021, the Unit received 1,644 referrals from the Department of Insurance. Of the referrals received, the Program accepted 315 and declined 1329 referrals.

In addition to the referrals received from the Louisiana Department of Insurance, the Insurance Fraud and Auto Theft Unit also accepted 246 criminal complaints related to insurance fraud, vehicle theft, and other crimes. These complaints were received from various entities, including Program generated operations, other law enforcement agencies, citizens, etc.

Referrals Received from LDI	1644
LDI Referrals Accepted	315
LDI Referrals Rejected	1329
Non-LDI Investigations	246
Total Referrals	1889

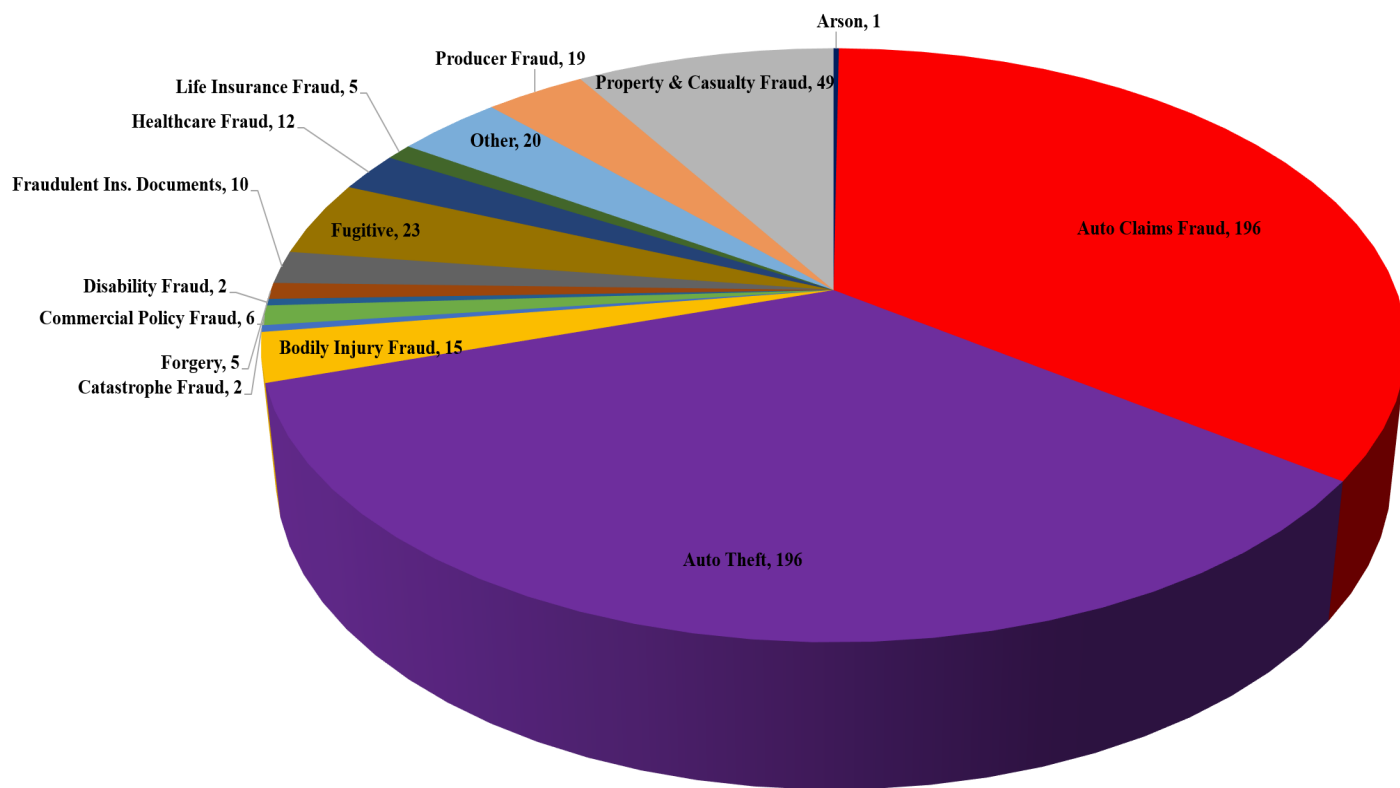
In 2021, 62.8% of the referrals received from the Department of Insurance were related to auto claims fraud, followed by property & casualty fraud at 15.1%, healthcare fraud at 4.2%, and bodily injury fraud at 5.5%. The remaining types listed in the table to the right make up the remaining 12.4%.



Type of Investigation...	LDI	Non-LDI
Arson	1	0
Auto Claims Fraud	1032	7
Auto Theft	38	193
Bodily Injury Fraud	90	0
Catastrophe Fraud	7	1
Commercial Policy Fraud	26	1
Disability Fraud	13	0
Forgery	6	5
Fraudulent Ins. Documents	13	5
Fugitive	5	18
Healthcare Fraud	69	0
Life Insurance Fraud	29	1
Other	29	13
Producer Fraud	35	0
Property & Casualty Fraud	248	2
Worker's Compensation Fraud	3	0

# Insurance Fraud / Auto Theft Unit

## 2021 Referrals Accepted by Type...





# Insurance Fraud / Auto Theft Unit

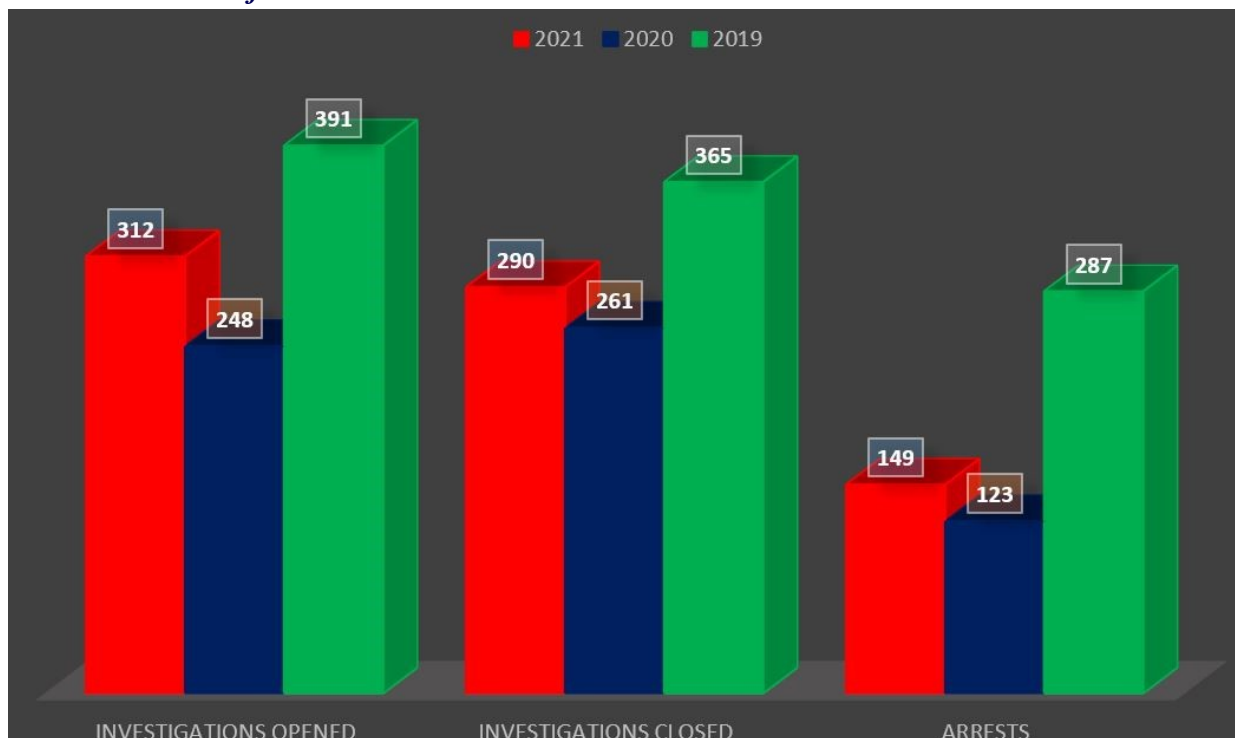
## 2021 Investigations and Arrests...

2021 Case Information	
Investigations Carried Over from Prior Years	70
Investigations & Incidents Opened	312
Investigations & Incidents Closed	290
Arrests	149

In 2021, the Insurance Fraud and Auto Theft Unit opened 312 criminal investigations and closed 290. Region 1 (Baton Rouge, Covington, New Orleans) accounted for 197 of those investigations, Region 2 (Houma, Lafayette, Lake Charles) recorded 51 investigations opened, and Region 3 (Alexandria, Monroe, Bossier) initiated 64 investigations. Of the 290 investigations closed, 133 or 45.9% were closed by arrest. In 2021, the Unit arrested a total of 149 persons throughout the state. Statewide 59.7% of the arrests were in Region 1, 14.8% were in Region 2, and 25.5% were in Region 3.

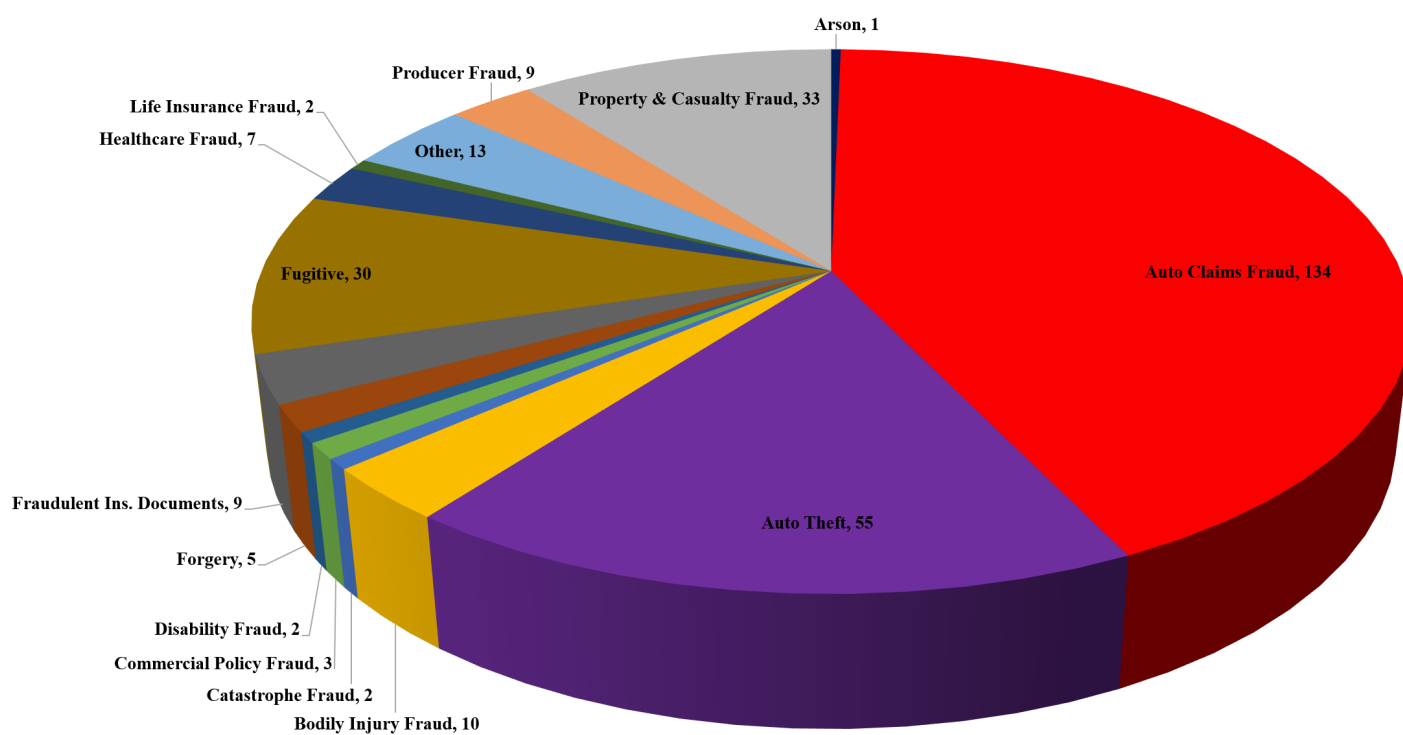
The Unit opened 25.8% more investigations in 2021 than in 2020, and the number of investigations closed increased by 11.1%. The number of arrests increased by 21.1% from 2020. A fair portion of the increase in production can be attributed to the return to regular duty assignments from previous COVID-19 related response. In August 2021, Louisiana was directly hit by Hurricane Ida, a category 4 hurricane, that caused devastating damage to Southeastern portion of Louisiana. As a result Troopers and Investigators from the Program were assigned to various storm related assignments including but not limited to anti looting patrols, emergency operation centers, and traffic assignments.

### Three Year Statistical Profile...



# Insurance Fraud / Auto Theft Unit

## 2021 LSP Investigations Conducted by Type...



# Insurance Fraud / Auto Theft Unit

## 2021 Judicial Actions...

The total number of people adjudicated in 2021 was similar to 2020 and lower than previous years. Due to COVID-19 most courts were closed for the majority of 2021 with jury trials suspended. Between 2017 and 2019, the average number of persons convicted of crimes investigated by the Program was 88 and the average number of people entering a pretrial intervention program was 23. The number of convictions in 2021 was 23.9% lower than the pre COVID-19 three year average. Persons entering a pretrial intervention program was 78.3% lower than the previous three year average. In 2021, there was a 37.5% reduction in the amount of prison time ordered as compared to the pre COVID-19 three year average, and a 30.1% reduction in the amount of probation time ordered based on the pre COVID-19 three year average. In 2021, there was a 106.6% increase in prison time ordered, and 6.7% increase in probation time ordered compared to 2020.

Parish	Convictions	Pretrial Interventions
Acadia	2	0
Bossier	5	3
Caddo	10	0
Calcasieu	1	0
DeSoto	1	0
E. Baton Rouge	14	0
East Carroll	2	0
East Feliciana	1	0
Jefferson	5	0
Madison	1	0
Orleans	4	0
Ouachita	1	0
Plaquemines	2	0
Rapides	4	0
Richland	2	0
St. Bernard	3	1
St. Tammany	2	0
Tangipahoa	4	1
Vermillion	2	0
W. Baton Rouge	1	0
<b>TOTAL</b>	<b>67</b>	<b>5</b>

### 2021 Judicial Actions

Convictions	67
Jail Time Ordered	57 years 2 months
Probation Ordered	66 years 0 months
Community Service	289 hours
Pre-Trial Intervention	5 entries
Restitution	\$451,027.00
Court Fines	\$18,863.00

In 2021, the Unit had 20.9% of their convictions declared in East Baton Rouge Parish and 14.7% in Caddo Parish. The remaining convictions were spread throughout 18 other parishes. The table to the right shows all convictions and pretrial interventions by parish. Parishes not listed in the chart did not have any convictions or pretrial interventions.



# Insurance Fraud / Auto Theft Unit

## 2021 Budget Expenditures...

CATEGORY	GENERAL LEDGER	COMMITMENT ITEM NAME	EXPENSED
SALARIES	5110010	SALARIES-CLASSIFIED-T/O-REGULAR	\$2,013,966.18
	5110015	SALARIES-CLASSIFIED-T/O-OVERTIME	\$113,460.38
	5110020	SALARIES-CLASSIFIED-T/O-TERMINATION	\$19,867.83
<b>TOTAL SALARIES</b>			<b>\$2,147,294.39</b>
RELATED BENEFITS	5130010	RETIREMENT CONTRIBUTIONS-STATE EMPLOYEES	\$174,471.38
	5130030	RETIREMENT CONTRIBUTIONS-OTHER	\$901,373.46
	5130060	MEDICARE TAX	\$29,909.56
	5130070	GROUP INSURANCE CONTRIBUTIONS	\$229,972.68
	5130090	TAXABLE FRINGE BENEFITS	\$55,995.27
<b>TOTAL RELATED BENEFITS</b>			<b>\$1,391,722.35</b>
TRAVEL	5210015	IN-STATE TRAVEL-CONFERENCES/CONVENTIONS/	\$5,000.00
	5210050	OUT-OF-STATE TRAVEL-ADMINISTRATIVE	\$24.00
	5210055	OUT-OF-STATE TRAVEL-CONFERENCES/CONVENTI	\$7,962.40
	5210110	CONFERENCE REGISTRATION FEES	\$111.25
<b>TOTAL TRAVEL</b>			<b>\$13,097.65</b>
OPERATING SERVICES	5310026	SERV-INVESTIGATIVE EXPENSES	\$249.52
	5330001	MAINT-BUILDINGS	\$99.00
	5330018	MAINT-AUTOMOTIVE REPAIRS	\$825.88
	5340020	MAINT-BOATS / BOAT MOTORS	\$6,622.70
	5350001	UTIL-INTERNET PROVIDER COSTS	\$120.41
	5350005	UTIL-OTHER COMMUNICATION SERVICES	\$3,005.00
	5350006	UTIL-MAIL, DELIVERY & POSTAGE	\$18.35
	5350007	UTIL-POSTAGE DUE	\$22.00
5350010	UTIL-ELECTRICITY	\$6,936.79	
<b>TOTAL OPERATING SERVICES</b>			<b>\$17,899.65</b>
SUPPLIES	5410001	SUP-OFFICE SUPPLIES	\$4,388.59
	5410006	SUP-COMPUTER	\$634.63
	5410007	SUP-CLOTHING & UNIFORMS	\$2,869.90
	5410020	SUP-COMMUNICATIONS	\$2,110.00
	5410021	SUP-ELECTRONICS & ELECTRICAL	\$901.81
	5410028	SUP-STORAGE & PACKAGING	\$11.44
	5410031	SUP-REP & MAINT SUPPLIES-AUTO	\$425.00
	5410036	SUP-FUELTRAC INTERFACE AND CORRECTIONS	\$3,881.06
	5410400	SUP-OTHER	\$454.26
	5410510	SUP-CONSUMPTION OF INVENTORY TRADE-IM	\$412.76
<b>TOTAL SUPPLIES</b>			<b>\$16,089.45</b>
OTHER CHARGES	5620018	MISC-PROJECT ACTIVITY	\$1,088.06
	5620063	MISC-OPERATING SERVICES	\$5,411.79
	5620065	MISC-SUPPLIES OTHER	\$4,452.19
	5620069	MISC-INTERAGENCY (IAT) OTHER	\$773.37
	5620112	MISC-OTHER MISC PUBLIC SAFETY & FRAUD	\$250.00
	5620276	MISC-OC-SUP-CONSUMPTION OF INVENTORY TRADE-IM	\$185.68
<b>TOTAL OTHER CHARGES</b>			<b>\$12,161.09</b>
INTER AGENCY TRANSFERS	5950014	IAT-TELEPHONE	\$11,224.86
<b>TOTAL INTER AGENCY TRANSFERS</b>			<b>\$11,224.86</b>
<b>TOTAL EXPENSES</b>			<b>\$3,609,489.44</b>

# Insurance Fraud / Auto Theft Unit

## Investigative Highlights

### Region 1 Investigative Highlights

#### Policy Application Fraud

In January 2021, the LSP-IFAT Unit received a complaint from Argonaut Insurance alleging their customer, Angela Gauthier, engaged in fraudulent activities while filing a claim with their company. The complaint reported Gauthier obtained an Equine Mortality insurance policy (\$20,000) for her horse, Missy-On-High, one day after learning the horse had been diagnosed with a terminal disease requiring euthanasia. Gauthier fraudulently reported on her equine policy application her horse was healthy, with no diagnosed issues. A post-mortem report confirmed the original fatal disease diagnosis. Gauthier made a claim against the policy 2 days after obtaining the insurance policy. At the conclusion of the LSP investigation Gauthier was charged with L.R.S. 22:1924 - Insurance Fraud and booked into the West Baton Rouge Parish Prison. This investigation was worked by the LSP-IFAT Unit's Baton Rouge FO.

#### Policy Application Fraud

In March 2020, the owners of ARMS Insurance Company filed a complaint with the LSP- IFAT Unit. The complaint alleged an employee, Joanna L. Jenkins, committed insurance fraud and theft while employed with the company from January 4, 2019, to January 7, 2020. An investigation by the LSP-IFAT Unit revealed Jenkins completed 578 fraudulent insurance applications, 578 fraudulent finance agreements and forged the signatures of unsuspecting individuals on all 1,156 documents. Out of the 578 fraudulent insurance applications, Jenkins submitted 151 fraudulent applications to the prospective insurance company, and the policies were enforced. This scheme resulted in a \$711,365.87 loss to Sun Premium Finance, which financed the fraudulent policies. An arrest warrant was obtained for Jenkins through the 22nd JDC in Washington Parish for the following violations: LRS 22:1924, Prohibited Activities and Sanctions (Insurance

Fraud), LRS 14:72, Forgery, and LRS 14:67 B (1) Theft. On January 27, 2021, Jenkins surrendered to LSP at the Washington Parish Jail and was booked on the charges listed above. This investigation was worked by the LSP-IFAT Unit's Covington FO.

#### Insurance Fraud-Property Loss

In October 2020, the LSP IFAT Unit received a complaint from Nationwide Insurance Company by way of LDI. The complaint alleged Steve Lombardo falsely claimed several pieces of machinery owned by his company had been stolen. Lombardo later filed an insurance claim for the theft of his property. An SIU investigation revealed in August 2020, Lombardo made dual claims for a single theft loss for the same piece of machinery under his policies. In March of 2021, equestrian stolen out of Orleans Parish, and Lombardo filed five claims for the theft of his Kubota track loader. Through investigative means, Lombardo was found to have fictitiously created a bill of sale, and other documentation as proof of ownership for the Kubota.

Detectives secured a confession from Lombardo, which confirmed that he made multiple claims on single losses that were either real property he owned or fictitious property he created in LA and MS. The fraud amount and the potential fraud amount totaled approximately \$615,000.00 thus far from both states. Detectives secured an arrest warrant and arrested Steve Lombardo for the following LRS violations: Four counts- R.S:22:1924 - Relative to Insurance Fraud for his 2020 claim, Two counts- R.S:22:1924 - Relative to Insurance Fraud for his 2018 claim; Two counts - R.S:14:133 - Relative to Filing False Documents; One Count- R.S:14:67- Relative to Theft; Summons for Filing False Police Reports.

All persons are presumed innocent until proven guilty.

# Insurance Fraud / Auto Theft Unit

## Investigative Highlights

### Insurance Fraud-Property Loss (continued)

the LSP-IFAT Unit launched a criminal investigation into Lombardo and determined he had insurance policies with five different carriers. Further review revealed Lombardo had insured one piece of heavy-duty equipment for approximate \$76,000 with each of the individual carriers. Subsequent being stolen in Orleans Parish, Lombardo filed five claims for the theft in relation to the equipment (Kubota Track Loader). Through investigative means, Lombardo was found to have fictitiously created a bill of sale and other documentation as proof of ownership for the Kubota. Detectives secured a confession from Lombardo, which confirmed he made multiple claims on single losses that were either real property he owned or fictitious property he created in LA and/or MS. The fraud amount and the potential fraud amount totaled approximately \$615,000.00 from both states. Subsequent securing an arrest warrant Lombardo was arrested for the following LRS violations: Four counts- R.S:22:1924 - Relative to Insurance Fraud for his 2020 claim, Two counts- R.S:22:1924 - Relative to Insurance Fraud for his 2018 claim; Two counts - R.S:14:133 - Relative to Filing False Documents; One Count- R.S:14:67- Relative to Theft; Summons for Filing False Police Reports. This investigation was worked by the LSP-IFAT Unit's New Orleans FO.

All persons are presumed innocent until proven guilty.

### *Region 2 Investigative Highlights*

#### Home Depot Tractor Thefts

In May 2021, the LSP-IFAT Unit received a complaint from the City of Rayne Police Department. The complaint originated from Home Depot's Organized Retail Crime Investigation Unit, regarding the theft of five Kubota B26

Tractors. The tractors were stolen from several Home Depot Stores in the metropolitan area of Houston, Texas. Home Depot estimated the loss of tractors at approximately \$167,329.00. As a result of joint efforts by the LSP, Rayne Police Department, and Home Depot Investigations Unit, law enforcement recovered two of the stolen tractors in southwest Louisiana. The approximate value of the two recovered tractors was \$36,000.00. LSP-IFAT Detectives arrested Kaleb Thomas on two counts of Felony Theft and booked him into the St. Martin Parish Jail. This investigation was worked by the LSP-IFAT Unit's Breaux Bridge FO.

All persons are presumed innocent until proven guilty.

### *Region 3 Investigative Highlights*

#### Theft by Fraud/Healthcare Fraud

In January 2020, the LSP IFAT Unit received a criminal referral from the Louisiana Department of Insurance on behalf of Sedgwick Claims Management Services. The complaint alleged Lisa B. Phillips committed Felony Theft in the amount of \$42,072.00 when she provided fraudulent information in support of payment for home health care services for their client, which Phillips did not provide. On March 2, 2021, following the completion of the investigation, an arrest warrant for Phillips was secured from the 26th JDC, of Bossier Parish, for violation of LRS 14:67; Felony Theft. On April 8, 2021, Phillips was apprehended by the New Iberia Police Department on the LSP warrant and booked into the Iberia Parish Jail as fugitive out of Bossier Parish. On April 13, 2021, Phillips was extradited and booked into the Bossier Parish Jail on the charge of LRS 14:67; Felony Theft. This investigation was worked by the LSP-IFAT Unit's Bossier City FO.

# Insurance Fraud / Auto Theft Unit

## Investigative Highlights

### Theft by Fraud/Insurance Fraud

In February 2021, the LSP-IFAT Unit received a request for assistance from Ouachita Parish Sheriff's Office (OPSO) in relation to their ongoing theft investigation of Tommy Rhodes. OPSO alleged Rhodes committed Insurance Fraud on or about May 9, 2017 in Ouachita Parish, Louisiana. During OPSO's investigation, they learned in May of 2017, Rhodes reported to West Monroe PD someone stole his Ford F250 truck, Stratos boat, and boat trailer from Chili's Restaurant. Following the theft, Rhodes filed a claim with Progressive Insurance Company and received a settlement of approximately \$32,841.00. Law enforcement determined Rhodes still possessed the alleged stolen property based on the investigation. LSP and OPSO executed a search warrant at Rhodes' property at which time the all the stolen property was located. Subsequent the findings, an arrest warrant was procured from the 4<sup>th</sup> JDC of Ouachita Parish on Rhodes for violating LRS 22:1924-Felony Insurance Fraud; LRS 14:207-Motor Vehicle, Alteration or Removal of Identifying Number; LRS 14:67.26, Theft of a Motor Vehicle; and LRS 14:133, Filing False Public Records. On March 1, 2021, law enforcement took Rhodes into custody on the arrest warrants and booked him into the Ouachita Correctional Center. This investigation was worked by the LSP-IFAT Unit's Monroe FO in conjunction with OPSO.

### Illegal Possession of Stolen Things

In April 2021, the LSP-IFAT Unit received a field referral from the Lincoln Parish Sheriff's Office (LPSO). According to LPSO, a confidential source informed them Brant Schexnyder filed an insurance claim with American National Property And Casualty Company (ANPAC) for the theft of his Polaris Ranger UTV from a hunting camp in West Carroll Parish during June 2019. A confidential source said Schexnyder was hiding the UTV at a residence in Lincoln Parish. IFAT conducted a knock and talk at the alleged residence and located the UTV Schexnyder alleged was stolen. The homeowner confirmed Schexnyder brought the UTV to the residence in February 2021. In November 2019, ANPAC paid

approximately \$16,000.00 to Schexnyder's lien holder for the alleged total theft. Furthermore, the investigation revealed Schexnyder reported to West Carroll S.O that he later allegedly recovered his UTV, but he never reported this to ANPAC, who was now the rightful owner of the UTV. At the conclusion of the investigation, an arrest warrant was issued by the 3rd JDC (Lincoln Parish) for Schexnyder for violation of LRS 14:69, Illegal Possession of Stolen Things. On May 10, 2021, Schexnyder voluntarily surrendered at Lincoln Parish Detention Center on the outstanding arrest warrant and was booked accordingly. This investigation was worked by the LSP-IFAT Unit's Monroe FO.

### Producer Fraud

In June 2020, the LSP-IFAT Unit received a complaint from Jason Smith, owner/agent of Wilkins Insurance Agency. The complaint stated fraudulent auto insurance policies were being sold by Brianna Phillips using Wilkins Insurance Agency's name. During the course of the investigation, the LSP-IFAT Unit received approximately ten complaints from individuals who purchased fraudulent policies from Phillips. These individuals stated she advertised on Facebook using the screen name Babie Sugg at which time they would correspond with her and provide her with their vehicle information. Phillips would receive policy payments from the victims by way of Cash App. After receiving the payments, she would meet the individuals in different locations throughout Rapides Parish at which time she would provide them with an insurance policy Declaration Page and an Insurance Card (both of which were fraudulent). In January 2021, detectives secured arrest warrants through the 9<sup>th</sup> Judicial District Court charging Phillips with ten counts of Prohibited Acts, ten counts of Computer Fraud, ten counts of Forgery of Certificate of Insurance, and ten counts of Advertisements by Insurers. On March 8, 2021, Phillips was extradited from Clayton County back to Louisiana and booked into the Rapides Parish Detention Center on the warrants. This investigation was worked by the LSP-IFAT Unit's Alexandria FO.

**All persons are presumed innocent until proven guilty.**

# Insurance Fraud / Auto Theft Unit

## LAW ENFORCEMENT TRAINING

One of the ancillary duties of the Louisiana State Police (LSP) Insurance Fraud and Auto Theft (IFAT) Unit is to provide education and instruction to State Police members and local law enforcement to raise awareness of insurance fraud and auto theft. To achieve this, the Program offered two standardized training products: an Auto Theft Investigations Class and Certification on the Affidavit of Physical Inspection. These training modules helped the officers gain confidence in the investigation of auto theft, in identifying false claims of auto theft, and in confirming the identity of a motor vehicle by its vehicle identification number (VIN). In 2021, members of IFAT conducted 20 training individual training sessions. Subsequent the conclusion of the training sessions, a total of 277 law enforcement officers were certified by IFAT to conduct physical inspections.



Over the same period, LSP-IFAT members SGT Sanikka Williams, ST Leander Journee, Tpr Nic Kirkland, and Inv. Jason Gagliano all obtained their FCLS designation through the American Education Institute (AEI) by completing the Law of Claim Fraud Investigation and Defense course. Per LRS 40:1422, all members of IFAT are statutorily required to obtain the AEI-Fraud Claims Law Specialist (FCLS) designation.

In addition to the statutory requirement, several IFAT members obtained advanced certifications through AEI. Those members include SGT Dale Latham (SCLA- Gold), MT Kevin Dies (SCLA-Silver), and MT Trent Hanks (SCLA).

## AUTO THEFT

The investigation of vehicle theft is a core mission of the Insurance Fraud and Auto Theft Program. The Program has made investments to enhance State Police’s ability to identify and recover stolen vehicles, and to capture persons stealing and possessing these vehicles.

As in years past, the National Insurance Crime Bureau (NICB) has been a tried and true supporter of our vehicle theft mission. Through the joint efforts of the LSP IFAT Program, LSP Fusion Center, NICB, and working collectively with other law enforcement agencies, LSP has successfully identified and recovered multiple stolen vehicles in 2021.

2021 IFAT Program Results	
Stolen Vehicles Recovered	177
Value of Recoveries	\$4,142,588.00





## Insurance Fraud / Auto Theft Unit

### LSP-IFAT UNIT

#### TRAINING

In September 2021, seven members of the LSP-IFAT Unit attended the 2021 Texas Association of Vehicle Theft Investigators (TAVTI) - South Central Regional Chapter's Annual Training Seminar in San Marcos, Texas. The seminar provided several blocks of diverse training to include: Acid Restoration, Tire Theft Investigation, Small Trailer Identification, and Fraud & Vehicle Scams. The conference provided LSP-IFAT detectives the opportunity to network with many external agencies and vendors. LSP IFAT personnel in attendance included the following: ST Leander Journee and INV Jason Gagliano – New Orleans; MT Trent Hanks, Tpr Nic Kirkland, and SGT Dale Latham – Breaux Bridge; MT Kevin Dies – Houma, and Inv. Morgan Todd – Monroe.



The Coalition Against Insurance Fraud, based in Washington DC, is a coalition of insurance organizations, consumers, government agencies and legislative bodies working to enact anti-fraud legislation, educate the public, and provide anti-fraud advice. Master Troopers Jerry Johnson and Todd Marchand attended the Coalition's 2021 Annual Membership Meeting held December 6 – 7, 2021 at the Double Tree Hotel in Crystal Spring, VA as representatives of the LSP Insurance Fraud / Auto Theft Unit.

Aside from the time spent in the office reviewing hundreds and hundreds of documents related to insurance claim files in 2021, LSP-IFAT members spent numerous hours in the field conducting auto theft related investigations. The direct efforts of unit members in 2021 resulted in the recovery of well over 150+ stolen vehicles, with a cumulative value in excess of 4.1 million dollars.

As mother nature bore down on the state in 2021, LSP-IFAT members were called into action to assist with the winter snow/ice storm that ravaged the state in February.



Later, in August, LSP-IFAT members were called into action again to assist with Hurricane Ida relief efforts.



# Insurance Fraud / Auto Theft Unit

## Promotions

In February of 2021, David Jernigan was promoted to the rank of Sergeant in the LSP IFAT's Bossier City Field Office. Before his promotion, Sgt Jernigan worked 18 years in the LSP-Gaming Enforcement Division and three years in patrol at LSP-Troop G in Bossier City.

In November of 2021, Alan Arcana, the LSP IFAT's New Orleans Field Office (NOFO) sergeant, was promoted to the rank of Lieutenant in the newly created Force Investigation Unit (FIU). The expertise Lt. Arcana brought to the unit was beyond reproach. His leadership helped make the IFAT NOFO into the aggressive crime-fighting team it is today.

## Transfers

In October 2021, Investigative Specialist Ciara Stoute transferred to the LSP-IFAT Unit's - Breaux Bridge FO. Before being assigned to the LSP-IFAT, Mrs. Stoute worked in the Louisiana State Analytic and Fusion Exchange department in Baton Rouge, LA and served as a Human Trafficking Analyst. Mrs. Stoute is an integral part of the IFAT Unit's statewide support staff. One of her primary duties includes entering the large volume of criminal referrals into the LSP record management system on a reoccurring monthly basis.

In December 2021, Sergeant Sanikka Williams, supervisor for the LSP-IFAT Unit's Monroe FO was transferred into the LSP's newly created Force Investigation Unit (FIU). In her new role, SGT Williams will supervise Region 3 detectives assigned to FIU. Region 3 includes the Shreveport, Monroe, and Alexandria field offices.

In December 2021, TFC Mary "Yolanda" Neal transferred to the LSP-IFAT Unit's Alexandria FO. She comes to the unit as an eight (8) year veteran of LSP, working previously in patrol and as an administrative trooper at Troop E in Alexandria, LA. In addition to her service as trooper, TFC Neal previously served approximately 22 years in the Louisiana National Guard between 1987 through 2009, before retiring at the rank of First Sergeant.

## Retirements

In October of 2021, Eric Adams effectively retired as a state police sergeant in the Louisiana State Police – Bureau of Investigation's - Insurance Fraud / Auto Theft Unit (Baton Rouge Field Office). Sergeant Adams career with LSP spanned two and a half decades since hiring on in June 1995. We are thankful for Sgt. Adam's service and wish him the very best in all his future endeavors.

## Team Member Spotlights

Trooper First Class Mindi Keith joined the Louisiana State Police family in January '2014 as a member of Cadet Class #92. During her time with LSP, TFC Keith has worked patrol at Troop A and in the Gaming Enforcement/Licensing Section. She has also worked temporary assignments in Narcotics and at the LSP Training Academy. TFC Keith is a certified Emergency Vehicle Operations Instructor (EVOC). In 2018, TFC Keith transferred to the Louisiana State Police Insurance Fraud/Auto Theft Unit's Baton Rouge Field Office. Since her time in the unit, TFC Keith has worked a variety of insurance fraud and auto theft investigations such as staged crashes, jump-ins, cloned vehicle rings, and auto-mechanic fraud. Trooper Keith enjoys the variety of her work because it keeps her constantly learning and engaged. She continues to foster working relationships with local and national law enforcement organizations as well as our industry partners.

Master Trooper Joey Babineaux has been employed with the Louisiana State Police for 18 years and has been assigned to the LSP-Insurance Fraud/Auto Theft Unit's - Sulphur Field Office for the past 3 years. Prior to joining the LSP family, Trooper Babineaux was employed with the Cameron Parish Sheriff's Department for approximately 7 ½ years. He has been happily married for 24 ½ years and has 3 children. In his spare time, MT Babineaux enjoys hunting and fishing with his family.

# Louisiana Attorney General Jeff Landry's Criminal Division

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## INSURANCE FRAUD SUPPORT UNIT 2021 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 request or assistance 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. The Unit's section chief also serves 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.

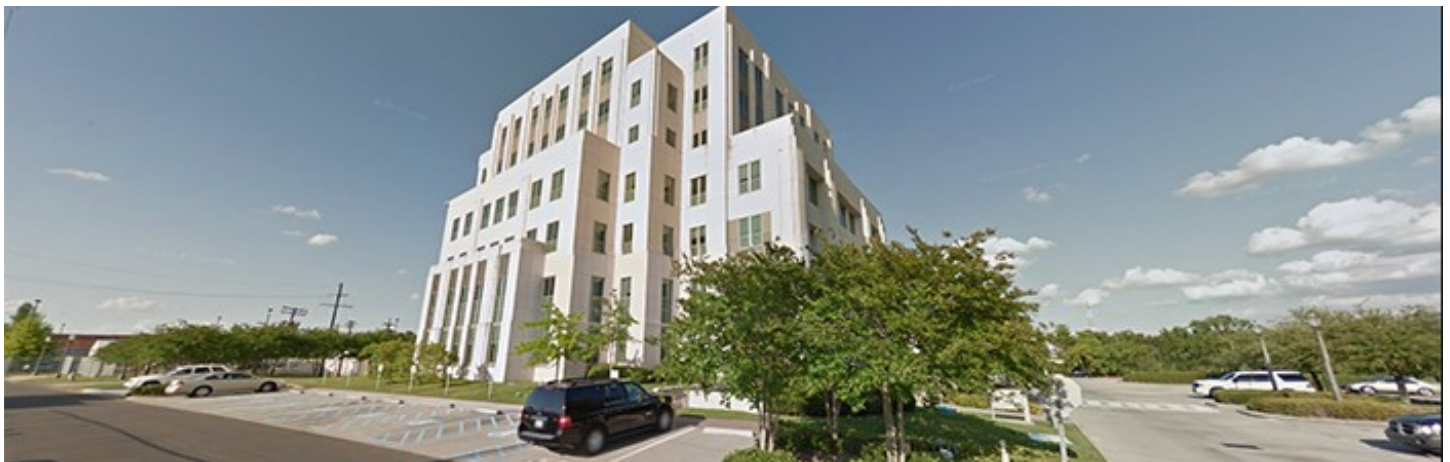
## Primary Purpose of Insurance Fraud Support Unit

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 2021 to December 2021	
Salaries	\$248,743.00
Other Compensation	\$38,689.00
Related Benefits	\$136,888.00
Operating Services	\$16,672.00
IAT Charges	\$24,296.00
<b>TOTAL</b>	<b>\$465,288.00</b>



## 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 2021, the Unit's attorneys attended all intelligence sharing meetings with the LADOI and the LSP fraud units.

During the 2021 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 2021 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, 2021. Ten 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 2021, the Unit instituted 16 new prosecutions of Insurance Fraud Task Force cases. The Unit also resolved 14 Task Force cases by way of guilty pleas in 2021. This resulted in 6 felony insurance fraud convictions, and 8 misdemeanor convictions. In conjunction with these guilty pleas, the presiding courts ordered over 169 thousand dollars to be paid back to insurers as restitution for fraudulent claims.

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, 2021)	32
New Prosecutions 2021	16
Felony Convictions 2021	6
Misdemeanor Convictions 2021	8
Court Ordered Restitution 2021	\$169,155.74

# Louisiana Department of Insurance

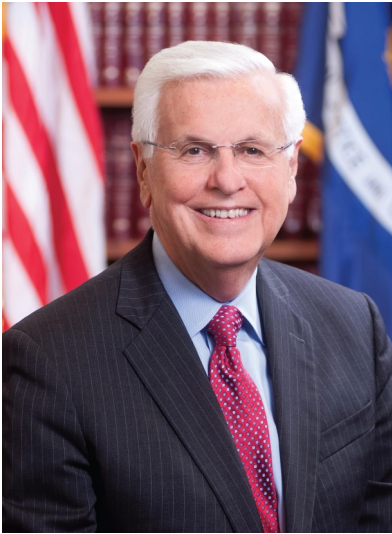
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## Division of Insurance Fraud



## *Division of Insurance Fraud*



### *Claims Fraud...*

The Division of Insurance Fraud received 2,564 reports of suspected fraudulent claims during 2021. The majority were from insurance companies in accordance with La. R.S. 22:1926. Since its inception in 2007, the Division of Insurance Fraud database has accumulated 43,192 entries of suspected fraudulent claims.

During 2021, the LDI Division of Insurance Fraud referred 1663 claim fraud investigations to the State Police. There were 46 arrests resulting in 91 charges for numerous crimes as a result of criminal referrals related to suspected fraudulent insurance claims.

### *Charges Against Claimants or Licensees Resulting from Referrals by Category*

Category	Number of Charges*	Percent of Crimes
Insurance Fraud	44	48.3%
Unfair Trade Fraud	19	20.9%
Automobile Insurance Fraud	12	13.2%
Forgery of a Certificate of Insurance	12	13.2%
Theft	2	2.2%
Computer Fraud	1	1.1%
Filing False Public Records	1	1.1%

\*An arrest may include multiple charges.

## *Division of Insurance Fraud*

### *2021 Producer, Adjuster and Company Fraud Actions...*

Action	Number
Number of Investigations Opened	180
Fines	55
License Revocations	22
License Suspensions	10
Cease and Desist Orders Served	31
Criminal Referrals to Law Enforcement	36
Arrests Made as a Result of Criminal Referrals	5

### *Background Investigations...*

The Division 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	124
Company Applications Approved	115
Company Biographical Affidavits Received	828
Company Biographical Affidavits Approved	817

### *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 2021, LATIFPA expended \$208,874.10, 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.

## Division of Insurance Fraud

### Calendar Year 2021 Budget Expenditures...

Expenditure Category	Amount
Salaries Classified—Regular	672,567.28
Salaries Classified—Termination	14,199.00
Salaries Unclassified—Regular	334,206.34
Retirement Contributions— State Employee	392,533.62
Post Retirement Benefits	3,812.82
Medicare Tax	13,699.89
Group Insurance	104,114.87
<b>TOTAL PERSONAL SERVICES</b>	<b>\$1,535,133.82</b>
In-State Travel - Conf/Conv	451.00
Out-of-State Travel - Admin	335.40
Out-of-State Travel—Conf/Conf	854.40
<b>TOTAL TRAVEL</b>	<b>\$1,640.80</b>
Rent - Real Estate	1,280.16
Serv - Dues & Other	3,889.60
Serv - Subscriptions	7,517.40
Serv - Dues & Other - Bar	435.00
Util - Mail/Del/Post	10,001.59
Util - Mailbox Rental	284.00
<b>TOTAL OPERATING SERVICES</b>	<b>\$23,407.75</b>
Sup - Weapons	57.26
Sup - Other	289.19
<b>TOTAL SUPPLIES</b>	<b>\$346.45</b>
IAT—Printing	435.33
IAT—Postage	230.54
<b>TOTAL IAT</b>	<b>\$665.87</b>
<b>TOTAL DIVISION OF INSURANCE FRAUD EXPENDITURES</b>	<b>\$1,561,194.69</b>

#### DIVISION OF INSURANCE FRAUD

Total Expenditures	<b>\$1,561,194.69</b>
Means of Financing	
Insurance Fraud Investigation Fund	\$690,776.62
LDI Self-Generated Funds	<u>\$870,418.07</u>
Total Means of Financing	<b>\$1,561,194.69</b>

#### LA AUTOMOBILE THEFT AND INSURANCE FRAUD PREVENTION AUTHORITY

Amount Expended of the \$227,000 Appropriation

LATIFPA Fund	<b>\$208,874.10</b>
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*Note: This amount does not include the \$208,874.10 shown above for the LA Automobile Theft Insurance Prevention Authority.*

## *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

*Referrals are vetted through the Louisiana Department of Insurance (LDI). When criminal activity is suspected LDI submits the referral to the Louisiana State Police Insurance Fraud and Auto Theft Unit for further investigation and possible arrest(s). The Louisiana Attorney General's Office is notified when a referral is submitted to Louisiana State Police.*

***HELP LOUISIANA BOOT***



***OUT FRAUD!***

*Louisiana State Police*



*Insurance Fraud / Auto Theft Unit*

*Office Of The Attorney General*



*Insurance Fraud Support Unit*

*Louisiana Department of Insurance*



*Division of Insurance Fraud*

# 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](http://www.lsp.org)  
[LSP.Insurance.Fraud.Unit@la.gov](mailto: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](http://www.ag.state.la.us)

**LOUISIANA DEPARTMENT OF INSURANCE**  
Division of Insurance Fraud  
Louisiana Auto Theft and Insurance Fraud Prevention Authority  
1702 N. Third Street, Baton Rouge, LA 70802  
(225) 342-4956  
[www.ldi.la.gov](http://www.ldi.la.gov)

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