

**LOUISIANA AUTOMOBILE THEFT & INSURANCE  
FRAUD PREVENTION AUTHORITY**

**Report to the Legislature  
July 1, 2019 - June 30, 2020**



**Louisiana Department of Insurance  
Commissioner of Insurance  
James J. Donelon**

**Report to the Legislature pursuant to LA R.S. 22:2135**

**LOUISIANA DEPARTMENT OF INSURANCE**

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LOUISIANA DEPARTMENT OF INSURANCE  
JAMES J. DONELON  
COMMISSIONER



February 20, 2021

Honorable Members of the Louisiana Legislature:

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA) welcomes this opportunity to report its activities for the period of July 1, 2019, through June 30, 2020 pursuant to La. R.S. 22:2135.

LATIFPA works in coordination with local, state and federal agencies to deter automobile theft and insurance fraud. Louisiana reported 10,716 stolen vehicles in 2019, which represents a 7% decrease from 2018. Nationally, Louisiana ranks 21st in vehicle thefts per capita.

LATIFPA continues to demonstrate great success in its efforts to reduce automobile theft and deter insurance fraud. LATIFPA's efforts include the use of license plate recognition systems and bait cars, proactive law enforcement strategies, increased public education and awareness, and multi-agency cooperation.

The License Plate Recognition (LPR) Program resulted in 215 adult arrests, as well as in the recovery of 52 stolen license plates and 169 stolen vehicles worth an estimated total value of \$2,009,357. Due to the success of the university LPR pilot program, LATIFPA has continued expanding the LPR Program on university campuses.

During FY 2019-2020, the Vehicle Investigation Prevention Enforcement Response (VIPER) Program, bait vehicles were deployed a total of 175 hours, resulting in 3 activations and 5 adult arrests. As technology has shifted, law enforcement's use of bait cars has declined. As such, the LATIFPA board previously voted to discontinue new grants for bait cars while maintaining current equipment.

LATIFPA Education and Outreach Programs were presented to 3,665 students and 15,720 adults in civic and professional organizations throughout the state. LATIFPA outreach programs were greatly reduced in 2020 due to COVID-19-related safety concerns.

LATIFPA's strategic marketing campaign utilized radio advertising and informational brochures to increase public education and consumer awareness on methods of preventing automobile theft and combating insurance fraud.

LATIFPA will continue to develop and implement meaningful programs and strategies in furtherance of its commitment to reduce automobile theft and insurance fraud for the benefit of the citizens of Louisiana.

A handwritten signature in blue ink, appearing to read "Warren Byrd".

Warren Byrd, Chairman

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# LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY

## ANNUAL REPORT TO THE LEGISLATURE 2019-2020

### LEGISLATIVE BACKGROUND

La. R.S. 22:2131 *et seq.* establishes the Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA). La. R.S. 22:2134 establishes an Automobile Theft and Insurance Fraud Prevention Authority Fund within LATIFPA. This fund is the mechanism used to collect and disburse funds for the purpose of reducing motor vehicle theft and insurance fraud.

LATIFPA is governed by an 11-member board of directors, consisting of the following:

- » The commissioner of insurance or his designee.
- » The state treasurer or his designee.
- » A representative of the Louisiana State Police Insurance Fraud/Auto Theft Unit.
- » The chairman of the Senate Committee on Insurance or his designee.
- » The chairman of the House Committee on Insurance or his designee.
- » Two members appointed by the attorney general representing law enforcement officials in this state.
- » Two members appointed by the commissioner of insurance representing motor vehicle insurers doing business in this state.
- » Two members appointed by the commissioner of insurance representing purchasers of motor vehicle insurance.

### PURPOSE

LATIFPA is a public agency whose purpose is to combat motor vehicle insurance fraud, including theft and other criminal acts. In carrying out its purpose, LATIFPA may:

- » Solicit and accept gifts, grants, donations, loans and other assistance from any person or entity, private or public.
- » Establish programs in conjunction with other state agencies, local governing authorities and law enforcement agencies for motor vehicle theft and insurance fraud prevention, detection and enforcement.
- » Make grants to state agencies, local governing authorities and law enforcement agencies for motor vehicle theft and insurance fraud prevention, detection and enforcement.
- » Enter into cooperative endeavors with any public or private association, corporation or individual with similar obligations and purposes as long as all expenditures are for a public purpose and create a public benefit proportionate to the cost.

## MISSION STATEMENT

To deter and reduce vehicle theft and insurance fraud through a statewide cooperative effort of generating funds to support law enforcement, public awareness, community involvement and education initiatives.

## PROBLEM ASSESSMENT

### VEHICLE THEFT

The nature of automobile theft has changed drastically in recent years. Criminals increasingly steal vehicles to facilitate other crimes and constantly change their tactics in attempts to evade law enforcement.

A relatively new tactic used by auto thieves is vehicle cloning. In a scheme that could be described as identity theft for automobiles, the criminal copies a legitimate vehicle identification number (VIN) from an unsuspecting vehicle owner and creates counterfeit VIN tags. The criminal then steals a vehicle similar to the one the VIN was copied from and sells the vehicle to a third party that is unaware of the fraud being perpetrated.

Auto burglary has become more prevalent than traditional auto theft. A criminal might be interested in stealing a vehicle, but discover a vehicle door unlocked and valuable property inside and choose to take the property. While the criminal doesn't get away with as much value, this is much quicker and easier to turn into cash.

The three most frequently stolen vehicles in Louisiana in 2019 were the 2006 Ford full-size pickup, 2006 Chevrolet full-size pickup and 2015 Nissan Altima. More data on frequently stolen vehicles and auto theft hotspots can be found here: <https://www.nicb.org/news/reports-statistics>.

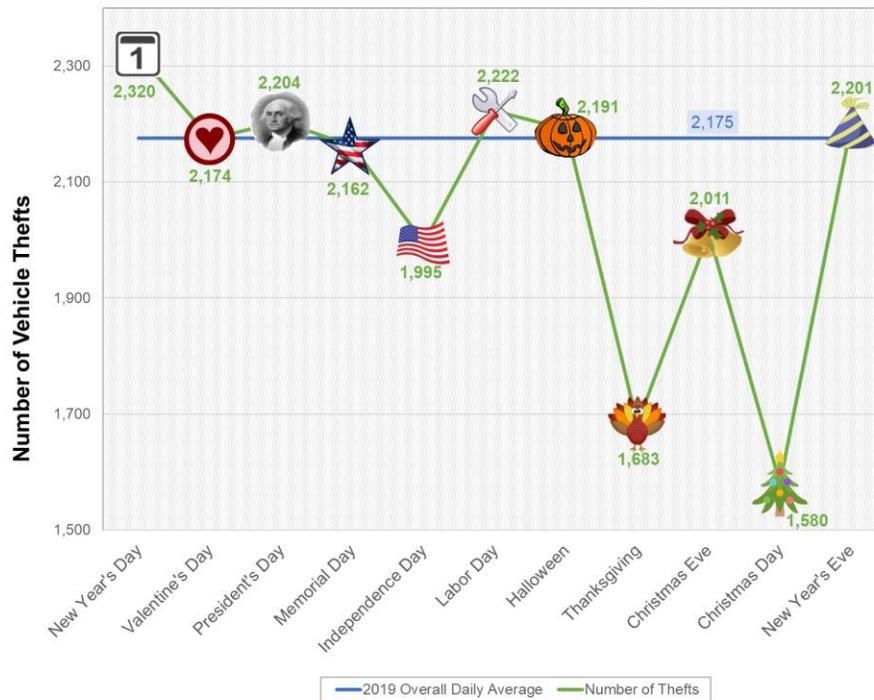
Louisiana had 10,716 reported motor vehicle thefts in 2019 (11,536 were reported in 2018) with an average of 230.5 auto thefts per 100,000 people. For a full breakdown of the state-by-state averages, visit <https://ucr.fbi.gov/crime-in-the-u.s/2019/crime-in-the-u.s.-2019/topic-pages/tables/table-5>.

### INSURANCE FRAUD

Estimates are that insurance fraud is responsible for as much as 10% to 15% of the insurance industry's annual losses. Insurance fraud has been a contributing factor in Louisiana's position as one of the most expensive states for automobile premiums. In its 2020 Auto Insurance Database Report, the National Association of Insurance Commissioners (NAIC) found that the average annual Louisiana automobile combined premium of \$1,637.57 in 2017 was the highest in the nation. The national average was \$1,133.92. NAIC's full report can be found here: [https://www.naic.org/prod\\_serv/AUT-PB-16.pdf](https://www.naic.org/prod_serv/AUT-PB-16.pdf).

# 2019 NATIONAL HOLIDAY VEHICLE THEFT REPORT

## 2019 NCIC Holiday Thefts



Full report: <https://www.nicb.org/news/news-releases/holiday-thefts-be-thankful-vehicle-thefts-slow-down-thanksgiving>

## INITIATIVES

LATIFPA issues grants to law enforcement agencies across the state under its bait vehicle and license plate recognition programs. These grants are awarded to law enforcement agencies to promote more efficient and effective law enforcement activities in vehicle theft investigations and enforcement.

In Fiscal Year 2019-2020, LATIFPA's education initiative included visiting schools and community outreach. This school-based program emphasizes the consequences of automobile theft and methods to prevent becoming a victim. Presentations to civic and professional organizations focus on insurance fraud and automobile theft prevention. LATIFPA greatly reduced its community engagement efforts during the COVID-19 pandemic for safety reasons.

LATIFPA also conducted a public awareness campaign that focused on car burglary via radio spots in the New Orleans area.

During this reporting period, LATIFPA continued its collaborative efforts with the National Insurance Crime Bureau and law enforcement authorities to combat insurance fraud and auto theft through our License Plate Recognition Program, VIPER Program, and general education and outreach efforts.

## LICENSE PLATE RECOGNITION PROGRAM

The License Plate Recognition program is implemented through a Cooperative Endeavor Agreement with the National Insurance Crime Bureau. Under the License Plate Recognition program, grant awards of license plate recognition systems are made to Louisiana law enforcement agencies selected by application.

During Fiscal Year 2019-2020, license plate readers were operational in Baton Rouge, New Orleans, Lafayette, Kenner, and in various locations managed by Louisiana State Police. This year, the LPR program was also active on university campuses across the state. The use of license plate readers in these locations resulted in 15,044,863 reads, 215 adult arrests, the 169 stolen vehicle recoveries and 52 stolen license plate recoveries. The total value of recoveries was \$2,009,357.

Expenditures for the License Plate Recognition program were \$15,472.

## VEHICLE INVESTIGATION PREVENTION ENFORCEMENT RESPONSE PROGRAM

LATIFPA began supporting local law enforcement agencies in 2006 when it introduced the Vehicle Investigation Prevention Enforcement Response (VIPER) program, a statewide bait vehicle program implemented through a Cooperative Endeavor Agreement with the National Insurance Crime Bureau. Under the program, vehicles donated by insurance companies and equipped with systems funded by LATIFPA are granted to law enforcement agencies through an application process approved by the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Board of Directors.

During this reporting period, the bait vehicle program was operational in Calcasieu and Jefferson parishes. During Fiscal Year 2019-2020, bait vehicles were deployed for over 175 hours, resulting in three activations and five adult arrests.

There were no expenditures for the Vehicle Investigation Prevention Enforcement Response Program this fiscal year. As technology has shifted, the use of bait cars by law enforcement has declined. Instead, the best practice for finding stolen vehicles has shifted to the use of license plate readers, which are a more cost effective method.

## EDUCATION AND OUTREACH

LATIFPA presents an educational program to middle and high school students and members of civic, business and professional organizations. The program provides education about the consequences of auto theft and insurance fraud and offers tips to avoid being victims of vehicle theft and insurance fraud. The program is offered at no cost to school districts, schools or the requesting organizations.

This fiscal year, the educational curriculum was presented to 3,665 middle and high school students. The vehicle theft and insurance fraud prevention presentations were made to 15,720 individuals in various civic, business and professional organizations. LATIFPA encourages groups to request this program through its presence as an exhibitor at expos, fairs and conferences.

Since the inception of this program, outreach on vehicle theft prevention and insurance fraud prevention has been delivered to over 100,000 individuals.

LATIFPA RELATED ACTIVITIES  
THREE-YEAR HISTORY

	<i>Fiscal Year 2019-2020</i>	<i>Fiscal Year 2018-2019</i>	<i>Fiscal Year 2017-2018</i>
<b>VIPER (Bait Vehicle) Program</b>			
Hours Deployed	175	138	398
Adult Arrests	5	9	9
Activations	3	5	5
Expenditures	\$0	\$0	\$0
<b>License Plate Recognition Program</b>			
Reads	15,044,863	16,030,534	13,006,923
Stolen Vehicles Recovered	169	136	162
Stolen License Plates Recovered	52	64	78
Adult Arrests	215	167	163
Value of Recoveries	\$2,009,357	\$1,491,744	\$1,627,393
Expenditures	\$15,472	\$96,322	\$670.78
<b>Education Program</b>			
School Awareness Program	3,665	4,565	2,895
Community Awareness Program	15,720	24,245	13,150
TOTAL ATTENDEES	19,385	28,810	16,045

## PUBLIC AWARENESS AND EDUCATIONAL CAMPAIGN

LATIFPA conducted educational and public awareness campaigns designed to inform the citizens of the state about methods of preventing motor vehicle theft and combating insurance fraud through the use of radio advertisements as well as through the distribution of informational brochures. The purposes of this campaign were to stimulate public awareness about the economic, social and public safety consequences of vehicle theft, encourage public participation in theft prevention and enforcement efforts, and encourage the use of fraud hotlines to report suspected vehicle theft and suspicious insurance fraud activity.

## MEETINGS

The LATIFPA Board of Directors typically holds four meetings per year; however, due to COVID-19, we only held four meetings during this fiscal year: July 9, 2019; Oct. 9, 2019; and Jan. 29, 2020. All meetings were open to the public.

## COLLECTIONS

Pursuant to La. R.S. 22:2134, the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund was established as a depository for all revenues received. All monies in this fund are used only to enhance insurance fraud and vehicle theft prevention efforts as determined by the board of directors.

All revenue derived from solicitations, grants or donations from any person or entity, private or public, or federal, state or local governments is deposited upon receipt into the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund. All interest earned on money from the fund through investments by the state treasurer is credited to the fund.

At the beginning of Fiscal Year 2019-2020, there was a statutory dedicated fund balance of \$80,987.95. In accordance with La. R.S. 40:1428, \$187,000 in revenue was deposited in the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Fund established by La. R.S. 22:2134. The interest on investments totaled \$3,650. Total funds for this period were \$271,637.95.

## EXPENDITURES

Expenditures from July 1, 2019, through June 30, 2020, from the fund totaled \$77,564. The ending fund balance for this period was \$194,073.95. At the beginning of the reporting period, there was a balance of \$139,704.23 under the General Cooperative Endeavor Agreement between LATIFPA and the National Insurance Crime Bureau. All of LATIFPA's administrative expenses are funded with self-generated funds of the Louisiana Department of Insurance.

## BOARD OF DIRECTORS

**Mr. Warren Byrd, Esq.**

Deputy Commissioner, Office of Property and Casualty  
Department of Insurance  
(Designated as Chairman by the Commissioner of Insurance)

**Hon. Mike Huval**

Louisiana State Representative  
(Appointed by the Chairman of the House Committee on Insurance)

**Ms. Renee Free**

Department of the Treasury  
(Designee of the Treasurer)

**Lieutenant Michael Wilkerson**

Louisiana State Police  
(Representative of the Louisiana State Police Insurance Fraud Unit)

**Hon. Kirk Talbot**

Louisiana State Senate  
(Appointed by the Chairman of the Senate Committee on Insurance)

**Mr. Barry Milligan**

Assistant Attorney General, Department of Justice  
(Appointed by the Attorney General)

**Mr. Mike Lane**

State Farm Insurance Group  
(Appointed by the Commissioner of Insurance)

**Mr. David Marcantel**

Vice President, Claims, Louisiana Farm Bureau Insurance  
(Appointed by the Commissioner of Insurance)

**Mr. David Clements**

Clements Insurance Services  
(Appointed by the Commissioner of Insurance)

**Mr. Thomas Jeter**

Tyner Jeter Insurance Agency, L.L.C.  
(Appointed by the Commissioner of Insurance)

**Mr. Kade Griffon**

Assistant Attorney General, Department of Justice  
(Appointed by the Attorney General)

## STAFF

**Mr. John Ford**

Director  
Louisiana Auto Theft and Insurance Fraud Prevention Authority  
Department of Insurance

**Mr. Kevin Smith**

Assistant Director  
Louisiana Auto Theft and Insurance Fraud Prevention Authority  
Department of Insurance

## ACKNOWLEDGEMENTS

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority (LATIFPA) acknowledges the following companies and organizations for their support:

**Ascension Parish S.A.L.T. Council**

**Louisiana State Police Insurance Fraud /  
Auto Theft Unit**

**Capital Area Council on Aging**

**National Insurance Crime Bureau**

**Coalition Against Insurance Fraud**

**New Orleans Council on Aging**

**East Baton Rouge Council on Aging**

**Opelousas Elderly Awareness Seminar**

**East Baton Rouge Parish S.A.L.T. Council**

**Silverback Society**

**ICARE Prevention Program**

**St. Helena Parish S.A.L.T. Council**

**International Association of Auto Theft  
Investigators**

**St. Landry School Career Future**

**LA Tech Security, L.L.C.**

**St. Tammany Parish S.A.L.T. Council**

**Livingston Parish S.A.L.T. Council**

**Tangipahoa Parish S.A.L.T. Council**

**Louisiana Attorney General**

We'd also like to acknowledge all Louisiana law enforcement agencies that participate in LATIFPA's LPR and VIPER programs for your hard work and dedication to preventing auto theft and insurance fraud in our state.

## APPENDIX 1 – 2019 MOST STOLEN VEHICLES IN LOUISIANA

<b>Rank</b>	<b>Make/Model</b>	<b>Year</b>
<b>1</b>	Ford Pickup (Full Size)	2006
<b>2</b>	Chevrolet Pickup (Full Size)	2006
<b>3</b>	Nissan Altima	2015
<b>4</b>	Honda Accord	2006
<b>5</b>	Toyota Camry	2017
<b>6</b>	GMC Pickup (Full Size)	2012
<b>7</b>	Dodge Pickup (Full Size)	2001
<b>8</b>	Toyota Corolla	2019
<b>9</b>	Chevrolet Impala	2011
<b>10</b>	Nissan Sentra	2019

[https://www.nicb.org/sites/files/2020-10/2019\\_State\\_Top10Report\\_01wTT.pdf](https://www.nicb.org/sites/files/2020-10/2019_State_Top10Report_01wTT.pdf)

## APPENDIX 2 – AUTO THEFT RANK BY STATE (PER 100,000 INHABITANTS)

2019 AUTO THEFT RANK BY STATE				2018 AUTO THEFT RANK BY STATE			
RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN	RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN
1	New Mexico	427.2	8,957	1	Alaska	541.9	3996
2	Colorado	384	22,113	2	New Mexico	485.8	10,179
3	Hawaii	371.1	5,254	3	Hawaii	397.7	5,649
4	Nevada	365.6	11,260	4	Oregon	395.1	16,556
5	Oregon	360	15,185	5	California	392.4	155,211
6	California	358.8	141,757	6	Nevada	392.3	11,904
7	Alaska	357.7	2,617	7	Colorado	380.5	21,673
8	Missouri	343.3	21,072	8	District of Columbia	369.1	2593
9	Oklahoma	338.1	13,378	9	Washington	367.3	27,677
10	D.C.	330.6	2,333	10	Oklahoma	337.0	13,289
11	Washington	320.5	24,402	11	Missouri	323.4	19,815
12	South Carolina	290.8	14,975	12	Tennessee	301.9	20,439
13	Tennessee	280.9	19,180	13	South Carolina	281.9	14,332
14	Texas	267.2	77,489	14	Kansas	269.4	7,844
15	Nebraska	257.7	4,985	15	Alabama	268.3	13,112
16	Alabama	256.5	12,577	16	Arizona	266.9	19,139
17	Kansas	249.9	7,279	17	Montana	263.2	2,796
18	Arizona	249.4	18,151	18	Nebraska	252.6	4,874
19	Arkansas	245.9	7,420	19	<b>Louisiana</b>	<b>247.6</b>	<b>11,536</b>
20	North Dakota	235.2	1,792	20	Utah	244.5	7,728
21	<b>Louisiana</b>	<b>230.5</b>	<b>10,716</b>	21	Texas	243.2	69,817
22	Kentucky	228.2	10,196	22	Arkansas	236.0	7,113
23	Georgia	223.9	23,776	23	Georgia	235.4	24,760
24	Montana	222.4	2,377	24	North Dakota	233.5	1,775
25	Utah	210.2	6,738	25	Kentucky	229.6	10,261
26	Indiana	203.8	13,723	26	Indiana	229.1	15,328
27	Minnesota	198.9	11,217	27	Connecticut	206.7	7,383
28	South Dakota	198.5	1,756	28	Maryland	200.9	12,137
29	Mississippi	193.1	5,747	29	Florida	193.3	41,165
30	Maryland	186.2	11,259	30	Minnesota	180.5	10,128
31	Florida	181.8	39,048	31	Michigan	174.6	17,451
32	Michigan	177.7	17,744	32	South Dakota	172.7	1,524
33	North Carolina	172.2	18,061	33	Ohio	170.3	19,909
34	Connecticut	167.3	5,964	34	North Carolina	169.8	17,632
35	Delaware	164.7	1,604	35	Illinois	153.8	19,593
36	Iowa	163	5,142	36	Delaware	152.6	1,476
37	Ohio	159.7	18,672	37	Iowa	148.5	4,687
38	Illinois	148.2	18,775	38	Wisconsin	148.5	8,634
39	West Virginia	135	2,419	39	Wyoming	145.2	839
40	Rhode Island	128.2	1,358	40	Rhode Island	144.8	1,531
41	Wisconsin	126.8	7,385	41	Mississippi	144.0	4,300
42	Wyoming	123.2	713	42	West Virginia	139.5	2,519
43	Virginia	120.3	10,269	43	Virginia	126.5	10,778
44	New Jersey	116.4	10,336	44	New Jersey	123.9	11,037
45	Puerto Rico	114.8	3,667	45	Puerto Rico	116.0	3,707
46	Pennsylvania	96.8	12,390	46	Idaho	112.0	1,964
47	Massachusetts	89	6,132	47	Pennsylvania	102.4	13,116
48	Idaho	87.9	1,571	48	Massachusetts	95.7	6,606
49	New Hampshire	65.7	893	49	New York	67.2	13,137
50	New York	65.3	12,704	50	New Hampshire	64.1	869
51	Maine	54	726	51	Maine	58.1	777
52	Vermont	47.8	298	52	Vermont	40.4	253

<https://ucr.fbi.gov/crime-in-the-u.s/2019/crime-in-the-u.s.-2019/tables/table-5>

## APPENDIX 3 – 2019 LOUISIANA AUTO THEFTS BY CITY (POPULATION EXCEEDS 10,000)

City	Population	Motor Vehicle Thefts
Abbeville	12,142	2
Alexandria	46,630	232
Baker	13,240	10
Bastrop	10,156	26
Baton Rouge	220,648	799
Bogalusa	11,681	37
Bossier City	69,044	382
Broussard	12,985	14
Crowley	12,621	24
Gonzales	10,940	45
Gretna	17,729	53
Houma	32,771	60
Kenner	66,653	143
Lafayette	126,694	321
Lake Charles	78,733	228
Mandeville	12,331	6
Minden	11,984	14
Monroe	47,746	179
Natchitoches	17,747	39
New Orleans	394,498	2,951
Opelousas	16,049	51
Pineville	14,261	44
Ruston	22,148	7
Shreveport	187,556	648
Slidell	27,768	44
Sulphur	20,200	71
Thibodaux	14,587	20
West Monroe	12,350	41
Youngsville	15,020	1
Zachary	18,009	34

<https://ucr.fbi.gov/crime-in-the-u.s/2019/crime-in-the-u.s.-2019/tables/table-8/table-8-state-cuts/louisiana.xls>

## APPENDIX 4 – ANNUAL COMBINED AVERAGE AUTO INSURANCE PREMIUM

RANK	MOST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	Louisiana	1,637.57
2	Michigan	1,494.03
3	New York	1,485.58
4	Rhode Island	1,467.02
5	Washington D.C.	1,466.27
6	New Jersey	1,454.74
7	Florida	1,445.57
8	Delaware	1,321.51
9	Texas	1,295.93
10	Georgia	1,286.49

RANK	LEAST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	Maine	764.94
2	Idaho	780.46
3	Iowa	795.10
4	Wisconsin	804.81
5	North Dakota	808.90
6	North Carolina	838.61
7	Indiana	840.43
8	Vermont	842.36
9	New Hampshire	861.19
10	Ohio	864.64

Source: 2016/2017 Auto Insurance Database Report, National Association of Insurance Commissioners, 2020.  
[https://www.naic.org/prod\\_serv/AUT-PB-16.pdf](https://www.naic.org/prod_serv/AUT-PB-16.pdf)



LOUISIANA AUTOMOBILE THEFT AND INSURANCE FRAUD PREVENTION AUTHORITY

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