

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

Report to the Legislature

July 1, 2016-June 30, 2017



**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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March 08, 2018

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, 2016 through June 30, 2017 pursuant to La. R.S. 22:2135.

LATIFPA, in coordination with local, state and federal agencies, works to deter automobile theft and insurance fraud. Louisiana reported 10,339 stolen vehicles in FY 2016-2017. Nationally, Louisiana ranks 26rd in vehicle thefts per capita and 24th in total vehicle thefts.

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

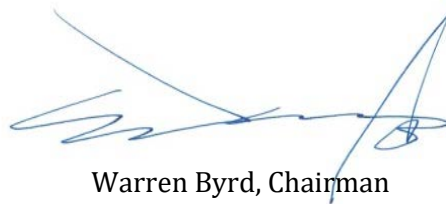
The Vehicle Investigation Prevention Enforcement Response (VIPER) Program, a bait car program, has resulted in 320 arrests since the program's inception. During FY 2016-2017, bait vehicles were deployed a total of 2,484 hours, resulting in 1 activations and 1 adult arrests. As technology has shifted, the use of bait cars by law enforcement has declined. The LATIFPA board voted to maintain current equipment but not offer future bait car grants.

The License Plate Recognition (LPR) Program resulted in 95 adult arrests, recovery of 30 stolen license plates and 81 stolen vehicles worth an estimated value of \$861,838. This fiscal year LATIFPA launched a pilot program which placed license plate readers on two university campuses.

LATIFPA Education and Outreach Programs were presented to 2,846 students and 4,765 adult individuals in civic and professional organizations throughout the state.

LATIFPA's strategic marketing campaign utilized digital, radio, and television advertising 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.



Warren Byrd, Chairman

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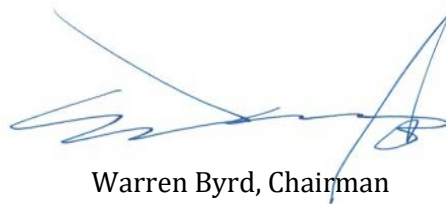
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Warren Byrd, Chairman

Louisiana Automobile Theft & Insurance Fraud Prevention Authority

Annual Report to the Legislature 2016-2017

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 fraud by 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 are increasingly stealing vehicles in order to facilitate other crimes. Criminals are constantly changing their tactics in attempts to evade law enforcement.

A relatively new tactic used by auto thieves is vehicle cloning. Comparable to 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 then 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 top three most frequently stolen vehicles in Louisiana in 2016 were 2006 Chevrolet and Ford Pickups and the 2006 Honda Accord. A list of most frequently stolen vehicles in Louisiana can be found here: <https://www.nicb.org/theft-and-fraud-awareness/top-vehicles-stolen-by-state>

Louisiana had 10,339 reported motor vehicle thefts in 2015, which ranks 26th in the nation for auto thefts per capita with an average of 221 auto thefts per 100,000 people. A full breakdown of the state-by-state averages can be found here: <https://ucr.fbi.gov/crime-in-the-u.s/2016/crime-in-the-u.s.-2016/tables/table-3>

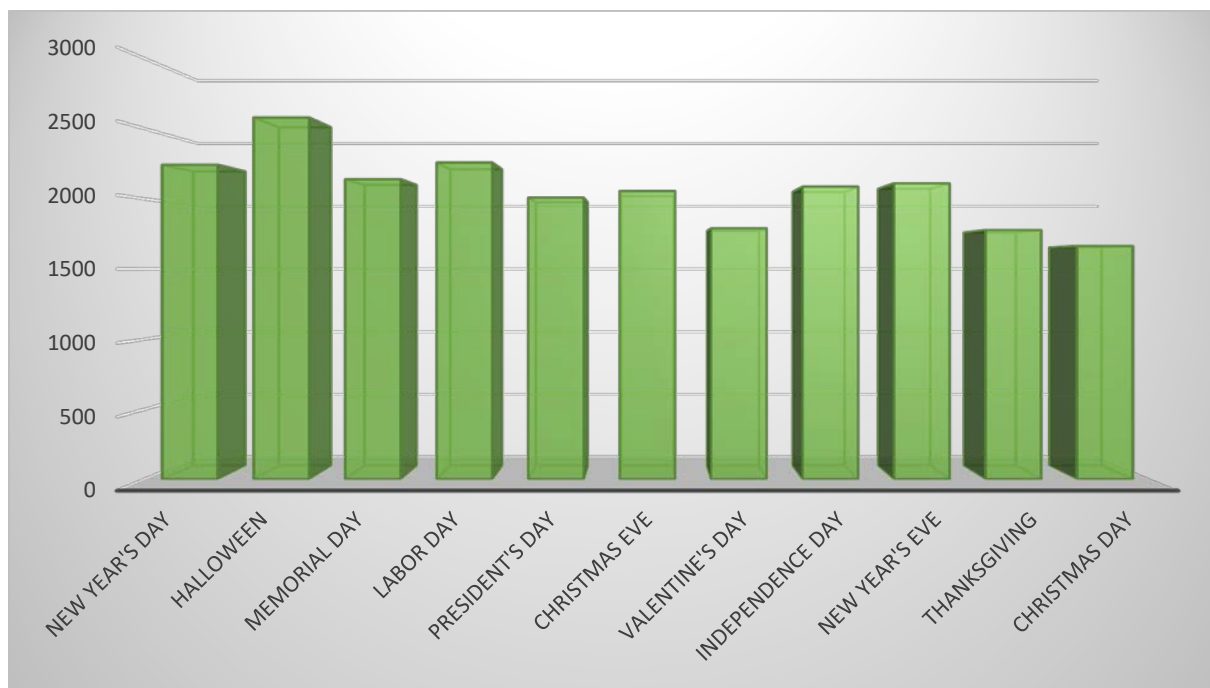
INSURANCE FRAUD

Estimates are that insurance fraud is responsible for as much as ten to fifteen percent 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 2015, the average annual Louisiana automobile combined premium of \$1,405.36 was the highest in the nation. The national average was \$1,009.38.

Source: 2014/15 Auto Insurance Database Report, National Association of Insurance Commissioners http://www.naic.org/prod_serv/AUT-PB-13_2016.pdf

The chart below demonstrates nationwide holiday theft statistics.

2016 Annual Holiday Vehicle Theft Report



[HTTPS://WWW.NICB.ORG/NEWSROOM/NEWS-RELEASES/CAR-THIEVES-STAY-BUSY-AROUND-THE-HOLIDAYS](https://www.nicb.org/newsroom/news-releases/car-thieves-stay-busy-around-the-holidays)

INITIATIVES

The 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.

The LATIFPA education initiative, in Fiscal Year 2016-2017, 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.

The LATIFPA also conducted a statewide public awareness campaign which included digital, radio, and television advertising.

During this reporting period, the LATIFPA continued its collaborative efforts with the National Insurance Crime Bureau and law enforcement authorities to combat insurance fraud and auto theft through the following initiatives.

VEHICLE INVESTIGATION PREVENTION ENFORCEMENT RESPONSE PROGRAM

The 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 the 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 Baton Rouge, Calcasieu, New Orleans and Ouachita. Since the program's inception, approximately 320 arrests have been made. During Fiscal Year 2016-2017, bait vehicles were deployed a total of 2,484 hours, resulting in 1 activation and 1 adult arrest.

There were no expenditures for the Vehicle Investigation Prevention Enforcement Response Program this fiscal year.

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 and ranked according to certain criteria including city populations of 50,000 or more.

During Fiscal Year 2016-2017, license plate readers were operational in Baton Rouge, New Orleans, Lake Charles, the Causeway Bridge, along I-49 and in Kenner. The use of license plate readers in these locations resulted in 1,429,388 reads, 95 adult arrests, the recovery of 81 stolen vehicles and 30 stolen license plates valued at \$861,838.

Expenditures for the License Plate Recognition Program were \$64,060.

EDUCATION AND OUTREACH

The LATIFPA presents an educational program to middle and high school students and members of civic, business and professional organizations. The program educates them about the consequences of auto theft and insurance fraud and offers them 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 2,849 middle and high school students. The vehicle theft and insurance fraud prevention presentations were made to 4,765 individuals in various civic, business and professional organizations. The 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 more than 80,000 individuals.

**LATIFPA RELATED ACTIVITIES
THREE-YEAR HISTORY**

	<i>Fiscal Year 2016-2017</i>	<i>Fiscal Year 2015-2016</i>	<i>Fiscal Year 2014-2015</i>
VIPER (Bait Vehicle) Program			
Hours Deployed	2,484	5,135	15,432
Adult Arrests	1	2	80
Activations	1	3	23
Expenditures	\$0	\$0	\$0
License Plate Recognition Program			
Reads	1,429,388	1,220,783	1,823,480
Stolen Vehicles Recovered	81	58	67
Stolen License Plates Recovered	30	33	34
Adult Arrests	95	69	72
Value of Recoveries	\$861,838	\$621,419	\$558,345
Expenditures	\$64,060	\$20,838	\$17,374
Education Program			
School Awareness Program	2,846	6,425	1,232
Community Awareness Program	4,765	11,701	13,382
TOTAL ATTENDEES	7,611	18,126	14,614

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 television and 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 conducted four public meetings during this fiscal year: July 12, 2016, October 12, 2016, January 11, 2017 and April 12, 2017. 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 2016-2017, there was a statutory dedicated fund balance of \$35,807.10. In accordance with La. R.S. 40:1428, \$187,000.00 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 \$1,162.00. Total funds for this period were \$235,892.59.

EXPENDITURES

Expenditures from July 1, 2016, through June 30, 2017, from the fund totaled \$154,175.90. The ending fund balance for this period was \$9,697.01. At the beginning of the reporting period, there was a balance of \$44,595.01 under the General Cooperative Endeavor Agreement between the LATIFPA and the National Insurance Crime Bureau. All administrative expenses of the LATIFPA Authority are funded with self-generated funds of the LDI.

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)

Mr. Donnie Ladatto

Department of the Treasury
(Designee of the Treasurer)

Lieutenant Jeff Watts

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

Mr. Don Resweber

St. Martinville, Louisiana
(Appointed by the Chairman of the Senate Committee on Insurance)

Mr. Thomas McCormick, Esq.

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

Mr. Cleve Franklin

Senior Special Investigator, GEICO Louisiana SIU
(Appointed by the Commissioner of Insurance)

Mr. Richard J. Hagey

SIU Manager SCLA, 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

Mrs. Darie Jordan Williams

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

Mr. Kevin Smith, Assistant Director

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:

Blue Cross and Blue Shield of Louisiana

Coalition Against Insurance Fraud

GEICO Insurance Company

International Association of Auto Theft Investigators

LA Tech Security, L.L.C.

Louisiana Farm Bureau Casualty Insurance Company

Louisiana Association of Fire and Casualty Companies

Louisiana Attorney General

Louisiana State Police Insurance Fraud / Auto Theft Unit

MetLife Insurance

National Insurance Crime Bureau

State Farm Insurance Company

Southern Farm Bureau Casualty Insurance Company

U.S. Forensic

Veracity Research Company Investigations

Worley Companies

APPENDIX 1 – 2016 MOST STOLEN VEHICLES IN LOUISIANA

Rank	Make/Model	Year
1	Chevrolet Pickup (Full Size)	2006
2	Ford Pickup (Full Size)	2006
3	Honda Accord	2006
4	Toyota Camry	2014
5	Nissan Altima	2012
6	GMC Pickup (Full Size)	2008
7	Chevrolet Impala	2005
8	Dodge Pickup (Full Size)	2001
9	Toyota Corolla	2015
10	Chevrolet Tahoe	2003

[https://www.nicb.org/theft and fraud awareness/top-vehicles-stolen-by-state](https://www.nicb.org/theft-and-fraud-awareness/top-vehicles-stolen-by-state)

APPENDIX 2 – AUTO THEFT RANK BY STATE

2015 AUTO THEFT RANK BY STATE				2016 AUTO THEFT RANK BY STATE			
RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN	RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN
1	Washington D.C.	485.1	3,264	1	New Mexico	564.3	11,743
2	California	436.8	170,993	2	California	450.3	176,756
3	New Mexico	408.9	8,526	3	Nevada	448.3	13,180
4	Hawaii	403.7	5,779	4	Washington	443.0	32,286
5	Nevada	392.7	11,351	5	Washington D.C.	436.5	2,973
6	Washington	374.7	26,867	6	Alaska	412.1	3,057
7	Colorado	293.2	16,000	7	Hawaii	395.6	5,654
8	Utah	290.6	8,707	8	Colorado	354.0	16,611
9	Missouri	279.4	16,999	9	Oregon	322.3	13,193
10	Alaska	277.1	2,046	10	Oklahoma	309.8	12,155
11	Oklahoma	267.2	10,450	11	Utah	307.7	9,388
12	South Carolina	264.9	12,970	12	Missouri	300.3	18,295
13	Oregon	261.8	10,547	13	South Carolina	208.6	13,920
14	Georgia	259.2	26,482	14	Arizona	265.8	18,421
15	Arizona	245.8	16,785	15	Montana	263.1	2,743
16	Texas	245.7	67,485	16	Georgia	259.9	26,801
17	Kansas	238.9	6,957	17	North Dakota	259.1	1,964
18	Montana	234.1	2,418	18	Texas	247.8	69,056
19	Maryland	218.8	13,151	19	Nebraska	247.8	4,725
20	Alabama	212.7	10,335	20	Alabama	241.1	11,723
21	Nebraska	211.0	4,001	21	Arkansas	239.4	7,155
22	North Dakota	209.1	1,538	22	Kansas	236.6	6,937
23	Louisiana	208.6	9,741	23	Tennessee	277.3	15,119
24	Indiana	204.2	13,519	24	Kentucky	222.8	9,886
25	Florida	200.6	40,661	25	Indiana	222.1	14,731
26	Tennessee	195.0	12,870	26	Louisiana	220.8	10,339
27	Arkansas	193.8	5,772	27	Florida	209.3	43,135
28	Wisconsin	190.3	10,985	28	Michigan	203.2	20,176
29	Connecticut	176.5	6,338	29	Connecticut	198.7	7,107
30	Kentucky	175.9	7,782	30	Maryland	196.7	11,834
31	Michigan	158.9	15,764	31	South Dakota	173.6	1,502
32	Ohio	148.4	17,229	32	Wisconsin	172.3	9,958
33	Minnesota	145.4	7,981	33	Ohio	169.3	19,667
34	Mississippi	141.8	4,243	34	Delaware	159.7	1,520
35	Iowa	139.0	4,342	35	Iowa	159.0	4,983
36	South Dakota	138.4	1,188	36	Minnesota	158.1	8,728
37	Illinois	137.3	17,652	37	Illinois	155.5	19,910
38	North Carolina	133.8	13,435	38	Rhode Island	151.1	1,596
39	New Jersey	131.5	11,778	39	North Carolina	150.8	15,306
40	Rhode Island	131.5	1,389	40	Mississippi	144.7	4,324
41	Delaware	124.9	1,181	41	West Virginia	137.0	2,509
42	West Virginia	121.4	2,239	42	Wyoming	136.6	800
43	Massachusetts	118.8	8,069	43	New Jersey	126.6	11,328
44	Puerto Rico	117.3	4,074	44	Idaho	123.4	2,077
45	Idaho	113.1	1,871	45	Massachusetts	118.3	8,058
46	Wyoming	101.0	592	46	Virginia	116.4	9,788
47	Virginia	96.8	8,111	47	Puerto Rico	111.0	3,787
48	Pennsylvania	94.8	12,134	48	Pennsylvania	102.1	13,047
49	New York	77.4	15,313	49	New York	72.9	14,392
50	New Hampshire	67.0	891	50	New Hampshire	65.3	871
51	Maine	61.2	814	51	Maine	58.2	775
52	Vermont	28.4	178	52	Vermont	45.1	282

<https://ucr.fbi.gov/crime-in-the-u.s/2016/crime-in-the-u.s.-2016/tables/table-3>

APPENDIX 3 – 2016 LOUISIANA AUTO THEFTS BY CITY (POPULATION EXCEEDS 10,000)

City	Population	Motor Vehicle Thefts
Abbeville	12,471	15
Alexandria	47,936	269
Bastrop	10,595	38
Baton Rouge	228,389	663
Bogalusa	11,882	44
Bossier City	69,384	221
Broussard	11,998	16
Covington	10,178	7
Crowley	13,119	91
Denham Springs	10,107	3
De Ridder	10,939	5
Eunice	10,291	15
Gonzales	10,860	44
Gretna	17,908	24
Hammond	20,576	92
Houma	34,410	56
Jennings	10,140	11
Kenner	67,164	117
Lafayette	128,923	379
Lake Charles	76,864	207
Mandeville	12,423	9
Minden	12,615	14
Monroe	49,677	224
Natchitoches	18,332	25
New Orleans	397,208	2,427
Opelousas	16,557	50
Pineville	14,379	46
Ruston	22,416	19
Shreveport	196,467	757
Slidell	28,107	45
Sulphur	20,142	53
Thibodaux	14,588	8
West Monroe	12,942	52

<https://ucr.fbi.gov/crime-in-the-u.s/2016/crime-in-the-u.s.-2016/tables/table-6/table-6-state-cuts/louisiana.xls>

APPENDIX 4 – ANNUAL COMBINED AVERAGE AUTO INSURANCE PREMIUM

RANK	MOST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	Louisiana	1,405.36
2	New Jersey	1,382.79
3	Michigan	1,364.00
4	New York	1,360.66
5	Washington D.C.	1,330.73
6	Rhode Island	1,303.50
7	Florida	1,257.13
8	Delaware	1,240.57
9	Connecticut	1,151.07
10	Massachusetts	1,129.29

RANK	LEAST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	Idaho	679.89
2	Iowa	702.46
3	Maine	703.82
4	Wisconsin	737.18
5	Indiana	755.03
6	Vermont	764.02
7	South Dakota	766.91
8	North Dakota	773.30
9	Ohio	788.56
10	North Carolina	789.09

Source: 2014/2015 Auto Insurance Database Report, National Association of Insurance Commissioners, 2017.
http://www.naic.org/prod_serv/AUT-PB-14.pdf



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