

LOUISIANA INSURANCE FRAUD TASK FORCE



2024 Annual Report





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

Louisiana State Police

Insurance Fraud / Auto Theft Unit

Office of the Attorney General

Insurance Fraud Support Unit

Louisiana Department of Insurance

Office of Insurance Fraud

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

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

Table of Contents

Letter From Louisiana State Police Superintendent	4
Louisiana State Police Insurance Fraud / Auto Theft Unit	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	18
American Educational Institute Certifications / Awards	19
Vehicle Thefts and Recoveries	20
Personnel Movement and Highlights	21
Office of the Attorney General / Insurance Fraud Support Unit	25
Basic Information	27
Statutory Authority, Purpose and Expenditures	27
Statistical Information and Other Accomplishments	28
Department of Insurance / Office of Insurance Fraud & LATIFPA	31
Claims Fraud / Crime Categories and Charges	32
Producer, Claims Adjuster and Company Fraud Actions, Background Investigations	33
2024 Expenditures / LATIFPA Budget	34
How to Report Fraud	35

Letter From The Superintendent



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

February 15, 2025

Office of the Governor
Honorable Jeff Landry
900 North 3rd Street
Baton Rouge, Louisiana

Dear Governor Landry:

I am honored to address you regarding the Louisiana Insurance Fraud Task Force and acknowledge your leadership and commitment to serving the people of Louisiana. Following the Louisiana Revised Statute 40:1427, the annual report for the Louisiana Insurance Fraud Task Force is enclosed for your review. The annual report 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 Louisiana State Police Insurance Fraud / Auto Theft Unit, the Louisiana Department of Insurance, and the Louisiana Attorney General's Office.

The partnership between the Louisiana State Police, the Louisiana Attorney General's Office, and the Louisiana Department of Insurance has been instrumental in identifying, investigating, and prosecuting individuals engaged in insurance fraud across the state. The tireless efforts of the men and women on the task force, along with their collaboration with local and federal law enforcement, non-profits, the public, prosecutors, and industry stakeholders, continue to play a pivotal role in deterring and reducing insurance fraud in our state. I am particularly impressed by the ongoing commitment of the task force members to stay updated on the latest trends while employing the best practices in investigating insurance fraud. Their dedication to maintaining up-to-date training and education ensures task force members remain at the forefront of the field, effectively combating fraudulent activities and safeguarding the financial well-being of our citizens.

Additionally, the continued joint effort between the Louisiana State Police and our Task Force partners is the foundation for our success presently and over the years. The Task Force's teamwork allows members to identify suspected fraud, have it criminally investigated, and, if warranted, prosecuted. I am proud of the work conducted by the Task Force members in conjunction with our ongoing partnership with the National Insurance Crime Bureau and the Coalition Against Insurance Fraud.

As you know, insurance fraud continues to have a negative impact on the citizens of Louisiana, costing millions of dollars annually. I want to assure you that the Louisiana Insurance Fraud Task Force will remain resolute in utilizing all available resources to consistently conduct quality criminal investigations to help eradicate the detrimental effects of this crime on our state. Your support for the Louisiana Insurance Fraud Task Force is vital in ensuring our state remains a relevant leader in the field of fighting insurance fraud. Together, we can further strengthen our collective efforts to protect the interests of the citizens of Louisiana.

Thank you for your time and consideration.

Sincerely,

Colonel Robert P. Hodges
Deputy Secretary, Public Safety Services
Superintendent, Louisiana State Police

Louisiana State Police

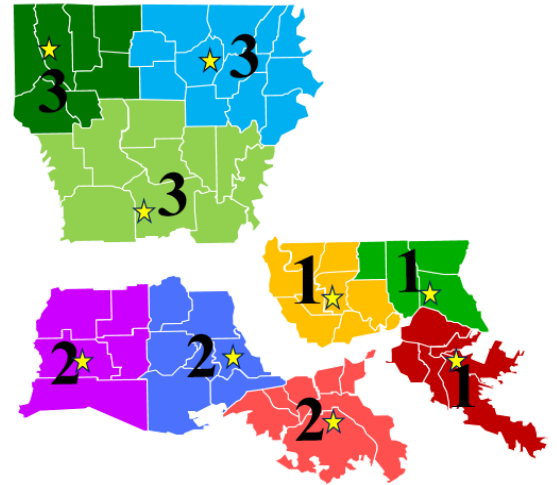


Insurance Fraud / Auto Theft Unit

Insurance Fraud / Auto Theft Unit

The Unit

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



Currently, IFAT is divided into six field offices and three satellite offices , which covers the 64 parishes of the state. Detectives and Investigators within each office are tasked with investigating criminal complaints from the LA Dept. of Insurance and from the public. Each field office is supervised by an IFAT Sergeant, who answers directly to the LSP-IFAT Program Coordinator. The Program Coordinator holds the rank of State Police Lieutenant and is under the supervision of a State Police Captain who commands the LSP Special Investigation Section. The Program Coordinator is tasked with working alongside State Police supervisors, staff, industry representatives, and governmental partners to ensure the success of the unit’s mission. Excluding the IFAT supervisors, there were eight State Police Troopers and seven State Police Criminal Investigators assigned to the Insurance Fraud / Auto Theft Unit as of December ‘2024.

Field Office Contacts

REGION I

New Orleans Area
 (includes the Baton Rouge and Northshore Areas)
Sgt. Leander Journee
 1450 Poydras St, Suite 1300
 New Orleans, LA 70112
 (504) 310-7069
 Leander.Journee@la.gov

REGION II

Sulphur Area
 (includes the Breaux Bridge and Houma Areas)
Sgt. Landry Willis
 1803 Beglis Pkwy
 Sulphur, LA 70663
 (337) 527-9111
 Landry.Willis@la.gov

REGION III

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

Alexandria Area
Sgt. Brian Coghlan
 5903 Coliseum Blvd
 Alexandria, LA 71302
 (318) 484-2193
 Brian.Coghlan@la.gov

Program Coordinator: Lt. William “Dale” Latham (337) 332-8062
Admin Coordinator: Ms. Carol Holder (225) 925-3536
Investigative Specialist: Mrs. Ciara Stoute (337) 332-8041
Unit Email Address: lsp.insurance.fraud.unit@la.gov

Insurance Fraud / Auto Theft Unit

Referrals Received...

The Insurance Fraud and Auto Theft Unit receives insurance fraud referrals from the Louisiana Department of Insurance (LDI) on a monthly basis. In 2024, the Unit received 2,884 referrals from the LDI, of which 257 were accepted and 2,627 were declined.

In addition to the 2,884 referrals received from the LDI, the IFAT Unit also accepted 87 non-LDI criminal complaints related to insurance fraud, vehicle theft, and other crimes. These complaints were received from various entities, including IFAT Unit generated operations, other law enforcement agencies, citizens complaints, etc.

Referrals Received from LDI	2,884
LDI Referrals Accepted	257
LDI Referrals Rejected	2,627
Non-LDI Investigations	87
Total Referrals	2,971

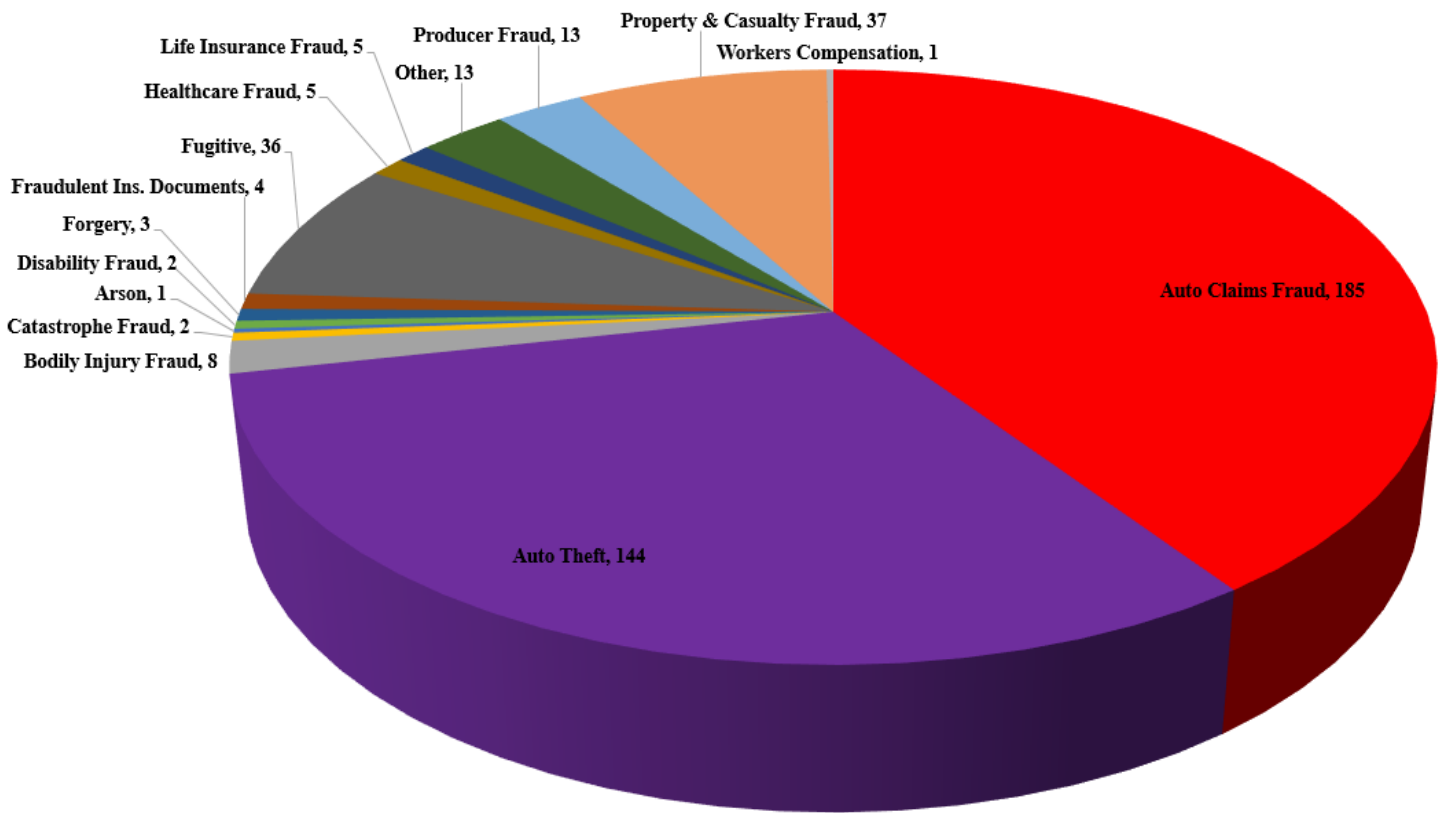
In 2024, 73% of the referrals received from the Department of Insurance were related to auto claims fraud, followed by property & casualty fraud at 15.9%, healthcare fraud at 4.7%, and life insurance fraud at 2.1%. The remaining types listed in the table to the right make up the remaining 4.3%.



Type of Investigation...	LDI	Non-LDI
Arson	0	1
Auto Claims Fraud	2106	7
Auto Theft	0	29
Bodily Injury Fraud	33	0
Catastrophe Fraud	11	0
Disability Fraud	18	0
Forgery	0	4
Fraudulent Ins. Documents	9	1
Fugitive	5	31
Healthcare Fraud	135	0
Life Insurance Fraud	61	1
Other	18	11
Producer Fraud	25	1
Property & Casualty Fraud	459	1
Worker's Compensation Fraud	4	0

Insurance Fraud / Auto Theft Unit

2024 Referrals Accepted by Type...



Insurance Fraud / Auto Theft Unit

2024 Investigations and Arrests...

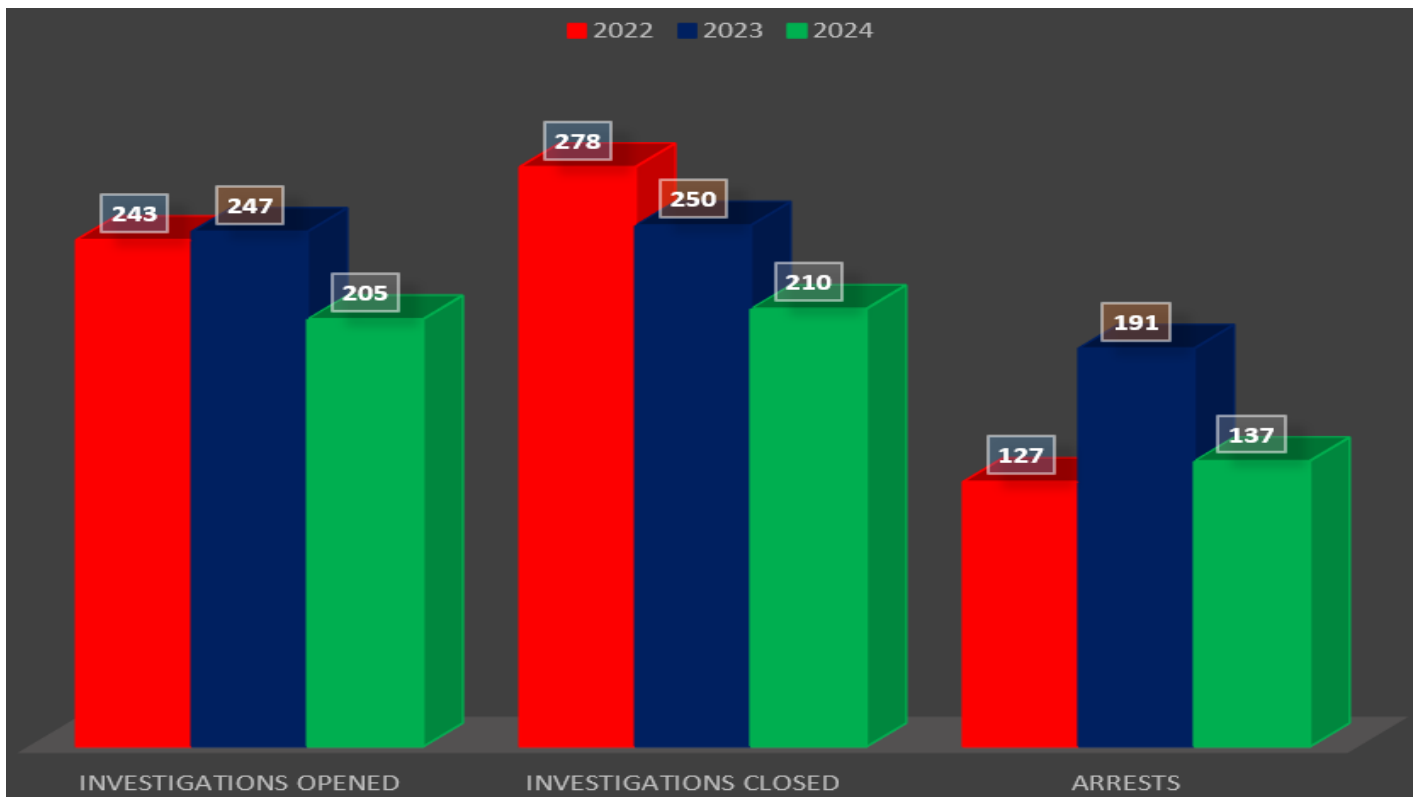
2024 Case Information	
Investigations Carried Over from Prior Years	33
Investigations Opened	205
Investigations Closed	210
Arrests	137

In 2024, the LSP IFAT Unit opened 205 criminal investigations and closed 210 investigations.

OPENED: The Baton Rouge & New Orleans field offices accounted for 112 opened investigations, Region 2 - Breaux Bridge (which includes Houma) and Sulphur field offices recorded 47 investigations opened, and Region 3 - Alexandria, Monroe, and Bossier initiated 51 investigations.

CLOSED: Of the 210 investigations closed, 120 or 57.1% were closed by arrest. In 2024, the IFAT Unit arrested a total of 137 individuals. Statewide, 51.1% of the arrests were in Region 1, 21.9% were in Region 2, and 27% were in Region 3.

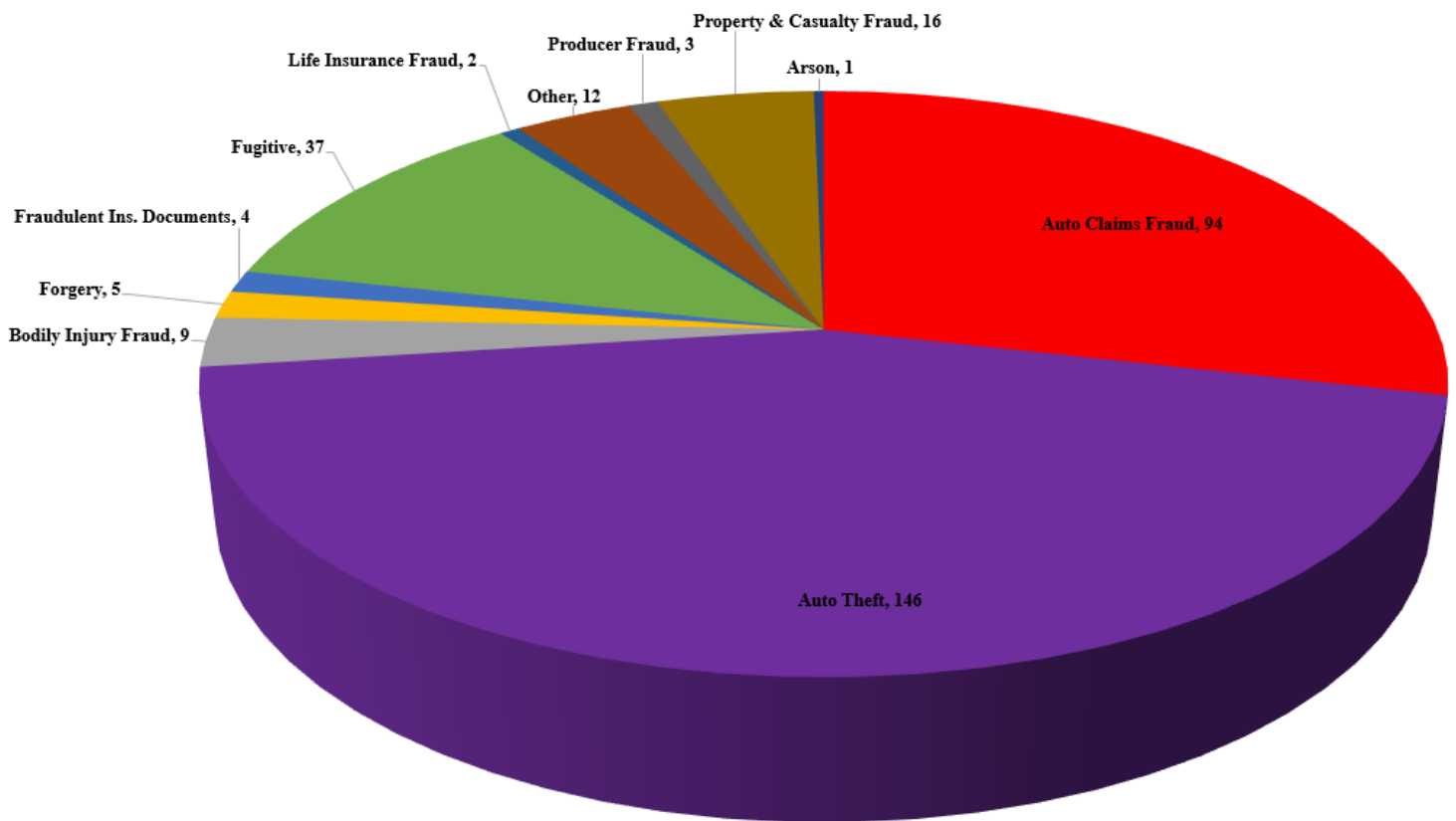
Three Year Statistical Profile...



*Note: The slight decline in case activity can be attributed to a shortage of unit personnel. The IFAT Unit is currently in the process of filling open positions.

Insurance Fraud / Auto Theft Unit

2024 LSP Investigations Conducted by Type...



Insurance Fraud / Auto Theft Unit

2024 Judicial Actions...

2024 Judicial Actions	
Convictions	65
Jail Time Ordered	55 years 29 days
Probation Ordered	55 years 6 months
Community Service	72 hours
Pre-Trial Intervention	2 entries
Restitution	\$122,645.29
Court Fines	\$32,607.75

In 2024, the LSP Insurance Fraud / Auto Theft Unit had 38.5% of their convictions declared in East Baton Rouge Parish and 9.2% in Orleans Parish. The remaining convictions were spread throughout 16 other parishes. The table on the right shows all convictions and pretrial interventions by parish. Parishes not listed in the chart did not have any convictions or pretrial interventions, or no data was available.



Parish	Convictions	Pretrial Interventions
Ascension	1	0
Assumption	2	0
Bossier	7	0
Caddo	3	0
E. Baton Rouge	25	0
Franklin	1	0
Lafayette	1	0
Lincoln	3	0
Livingston	3	0
Morehouse	1	0
Natchitoches	2	0
Orleans	5	1
Ouachita	6	0
Rapides	1	0
St. James	0	1
Terrebonne	2	0
Vernon	1	0
W. Baton Rouge	1	0
TOTAL	65	2

Insurance Fraud / Auto Theft Unit

2024 Budget Expenditures...

Category Name	G/L Account	G/L Acct Name	Sum of Total Amount
TRAVEL	5210010	IN-STATE TRAVEL-ADMINISTRATIVE	\$1,548.27
	5210015	IN-STATE TRAVEL-CONFERENCES/CONVENTIONS/ATHLETICS	\$14,817.78
	5210020	IN-STATE TRAVEL-FIELD TRAVEL	\$308.00
	5210030	IN-STATE TRAVEL-IT TRAVEL/TRAINING	\$1,998.00
	5210050	OUT-OF-STATE TRAVEL-ADMINISTRATIVE	\$1,090.00
	5210055	OUT-OF-STATE TRAVEL-CONFERENCES/CONVENTIONS/ATHL	\$13,750.02
	5210060	OUT-OF-STATE TRAVEL-FIELD TRAVEL	\$130.54
	5210070	OUT-OF-STATE TRAVEL-IT TRAVEL/TRAINING	-\$595.00
	5210110	CONFERENCE REGISTRATION FEES	\$1,934.00
	5210115	CERTIFICATION FEES	\$1,060.00
TRAVEL Total			\$36,041.61
SUPPLIES	5410001	SUP-OFFICE SUPPLIES	\$7,132.35
	5410002	SUP-TELEPHONES & ACCESSORIES	\$303.56
	5410004	SUP-SECURITY/LAW ENFORCEMENT	\$2,620.00
	5410006	SUP-COMPUTER	\$1,084.29
	5410007	SUP-CLOTHING & UNIFORMS	\$2,873.99
	5410015	SUP-AUTO	\$1,302.60
	5410020	SUP-COMMUNICATIONS	\$1,221.00
	5410021	SUP-ELECTRONICS & ELECTRICAL	\$4,703.77
	5410031	SUP-REP & MAINT SUPPLIES-AUTO	\$8,460.39
	5410036	SUP-FUELTRAC INTERFACE AND CORRECTIONS	\$16,705.13
	5410400	SUP-OTHER	\$3,755.95
	5410510	SUP-CONSUMPTION OF INVENTORY TRADE-IM	\$49.15
SUPPLIES Total			\$50,212.18
SALARIES	5110010	SALARIES-CLASSIFIED-T/O-REGULAR	\$2,058,174.40
	5110015	SALARIES-CLASSIFIED-T/O-OVERTIME	\$163,645.18
	5110020	SALARIES-CLASSIFIED-T/O-TERMINATION	\$29,587.24
SALARIES Total			\$2,251,406.82
RELATED BENEFITS	5130010	RETIREMENT CONTRIBUTIONS-STATE EMPLOYEES	\$252,045.85
	5130030	RETIREMENT CONTRIBUTIONS-OTHER	\$1,035,982.59
	5130060	MEDICARE TAX	\$32,199.71
	5130070	GROUP INSURANCE CONTRIBUTIONS	\$198,997.62
	5130090	TAXABLE FRINGE BENEFITS	\$70,149.33
RELATED BENEFITS Total			\$1,589,375.10
OTHER COMPENSATION	5120010	COMPENSATION/WAGES	\$16,929.98
	5120105	COMPENSATION-NON T/O-OVERTIME	\$1,065.87
OTHER COMPENSATION Total			\$17,995.85
OTHER CHARGES	5620056	MISC-CONTRACTUAL SERVICES	\$244.20
	5620065	MISC-SUPPLIES OTHER	\$124.99
	5620068	MISC-ACQUISITION/MAJOR REPAIR OTHER	\$58,038.81
	5620112	MISC-OTHER MISC PUBLIC SAFETY & FRAUD	\$854.71
OTHER CHARGES Total			\$59,262.71
OPERATING SERVICES	5310005	SERV-PRINTING	\$1,560.35
	5310010	SERV-DUES & OTHER	\$135.00
	5310015	SERV-SECURITY SERVICES	\$479.40
	5310016	SERV-PURCHASED SERVICES	\$25.00
	5310025	SERV-LOCKSMITH SERVICES	\$430.00
	5310026	SERV-INVESTIGATION EXPENSES & BACKGROUND CHECKS	\$300.00
	5310050	SERV-DUES & OTH-PROF MEMBERSHIP-INDIVIDUAL	\$160.00
	5330001	MAINT-BUILDINGS	\$3,900.00
	5330008	MAINT-EQUIPMENT	\$17.99
	5330018	MAINT-AUTOMOTIVE REPAIRS	\$605.69
	5340020	RENT-EQUIPMENT	\$2,251.83
	5340070	RENT-OTHER	\$4,281.27
	5350001	UTIL-INTERNET PROVIDER COSTS	\$3,180.00
	5350005	UTIL-OTHER COMMUNICATION SERVICES	\$3,585.00
	5350007	UTIL-POSTAGE DUE	\$32.00
	5350010	UTIL-ELECTRICITY	\$18,454.35
OPERATING SERVICES Total			\$39,397.88
IAT EXPENSE	5950014	IAT-TELEPHONE	\$3,660.12
IAT EXPENSE Total			\$3,660.12
Grand Total			\$4,047,352.27

Insurance Fraud / Auto Theft Unit

Investigative Highlights

Region 1 Investigative Highlights

Automobile Insurance Fraud

(East Baton Rouge) - In May of 2023, the Louisiana State Police Insurance Fraud / Auto Theft Unit received a criminal complaint from Farmers Insurance Company, alleging Cheryl Coleman engaged in fraudulent activities in an automobile insurance claim. A State Police investigation determined Coleman intentionally provided materially false information in her claim for damages, concealing that the vehicle was involved in a prior hit-and-run crash. Coleman claimed she was involved in a single-vehicle crash, which was found to be false. In reality, Coleman's son, whose license was suspended, was operating the vehicle in the at-fault, multi-vehicle hit-and-run crash. In a Louisiana State Police interview, Coleman admitted the claim was fraudulent. Coleman's actions caused Farmers Insurance to pay \$39,715.49, which would not have been covered damages. On July 15, 2024, Coleman was arrested and booked into the East Baton Rouge Parish Prison for violation of Louisiana Revised Statute 22:1925 - Automobile Insurance Fraud.

Computer Fraud / Forgery / Theft

(St. Tammany) - In June 2022, the Louisiana State Police Insurance Fraud / Auto Theft Unit-New Orleans Field Office (LSP-IFAT-NFO) received a criminal referral from the Louisiana Department of Insurance. According to the referral, Hart-Wig Moss Insurance Agency (HMIA) alleged Christie B. Salaun and Stacie Nurdin committed Producer Insurance Fraud in St. Tammany Parish. In March 2022, HMIA began investigating two employees with questionable account credits. HMIA's accounting department noticed that Salaun and Nurdin's clients had pending credits, which were brushed off as

endorsements when questioned. HMIA's internal investigation uncovered Salaun and Nurdin's illegal scheme and determined they defrauded 115 customers. The invoices were altered, and the financial premiums were increased depending on the policy value (\$1,000.00 to \$1,500.00). HMIA uncovered that both Salaun and Nurdin worked in concert and increased random HMIA client premiums by \$256,000.00 over several years, eventually siphoning a portion of the overages for personal gain. On June 21, 2022, LSP-IFAT-NOFO initiated a criminal investigation and secured several search warrants for Salaun and Nurdin's electronic devices and computers. As a result of multiple search warrants and interviews that spanned two years, detectives determined HMIA allegations were factual and secured arrest warrants for both Salaun and Nurdin for the following LRS violations: 14:67B(1) Theft of \$25,000 (\$256,000.00), 14:73.5 Computer Fraud, 14:72 Forgery, and 22:1924 Prohibited Actions and Sanctions (Insurance Fraud). On Tuesday, November 26, 2024, Salaun was booked into the St. Tammany Parish Jail. On Monday, December 2, 2024, Nurdin surrendered to Detectives at the St. Tammany Parish Jail, where she was charged accordingly.

Property and Casualty Fraud

(St. Tammany) - On March 1, 2024, the Louisiana State Police Insurance Fraud / Auto Theft Unit-New Orleans Field Office (LSP-IFAT-NFO) received a criminal referral from the Louisiana Department of Insurance (LDI) related to a suspicious insurance claim. This referral alleged that Sheronda Green committed Property and Casualty Insurance Fraud on January 12, 2024. The LSP investigation revealed that Sheronda Green's apartment complex sustained damage due to a grease fire that was started on her

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

stove. The fire occurred on January 12, 2024, at approximately 11:30 AM. Several hours after the fire had occurred, Green purchased a rental insurance policy for her personal belongings inside the apartment. Two days later, Green filed an insurance claim with Progressive, stating the fire had occurred on January 13, 2024. Based on the above-noted facts of the claim, Green misrepresented the date of loss and attempted to claim the date of loss two days after she had added rental insurance to cover her approximate \$30,000 loss. An arrest warrant was signed for Green on May 21, 2024, in the 22nd JDC for (1 count) 22:1924, Prohibited activities and sanctions. On August 27, 2024, Green was arrested and booked on the aforementioned warrant in St. Tammany Parish Jail.

Region 2 Investigative Highlights

Life Insurance Fraud

(St. Mary) - On December 6, 2023, the Louisiana State Police Insurance Fraud / Auto Theft Unit received a criminal complaint from the Louisiana Department of Insurance. According to the complaint, Candace M. Leblanc was suspected of forging a Death Beneficiary Change Request application fraudulently without the original beneficiary's knowledge and permission. Genworth Life and Annuity Insurance Company represented Policy 8102366 with proceeds payable on the life of Jerry M. Robichaux, Jr. for \$200,000.00. On August 11, 2002, Robichaux completed an application for a life insurance policy with First Colony Life Insurance (Currently Genworth Life Insurance). The application specified Robichaux as the proposed insured and

owner while naming fiancé Sharon Bonner Vining as the primary beneficiary. On September 11, 2002, First Colony Life Insurance issued a 20-year Term Life Policy 8102366 for \$200,000.00. According to the State of Louisiana Certification of Death No. 2022-043-G0630, Robichaux passed away from lung cancer at his residence in Morgan City on November 10, 2022. On November 11, 2022, Genworth Life Insurance received a Beneficiary Change Request application to indicate Candace M. Leblanc (listed as Spouse). The Beneficiary Change Request application came from the email address: ccane2001@yahoo.com, using mobile IP Address: 108.67.232.203. At 1:39 A.M., the Genworth Beneficiary Change Request application was emailed to \$customerserviceltc@genworth.com and was electronically signed "Jerry Robichaux" using DocuSign. On November 21, 2022, Sharon Vining Hebert initiated Claim 152345 against Policy 8102366 requesting Genworth Life Insurance benefits for \$200,000.00. Based on LSP's investigation, on November 11, 2022, at 1:39 A.M. Leblanc's actions showed intent to defraud Genworth Life Insurance and Beneficiary Sharon Vining Hebert by forging Robichaux's signature on a Beneficiary Change Request application. The forgery was committed after the death of Robichaux in an attempt to deprive Genworth Life Insurance and Beneficiary Sharon Vining Hebert in the amount of \$200,000.00. On July 15, 2024, Leblanc voluntarily surrendered and was arrested on the LSP warrant. Leblanc was booked into the St. Mary Parish Correction Center without incident. Leblanc's activities violated Louisiana Revised Statute Title 14:72 Forgery, (1 Count).

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

Automobile Insurance Fraud

(Calcasieu) - In November 2022, the Louisiana State Police Insurance Fraud / Auto Theft Unit received a criminal referral from Progressive Insurance Company concerning allegations of insurance fraud being committed by Rogneisha E. Elliott. According to the referral, Elliott submitted a fraudulent automobile damage claim as a result of a hit-and-run accident. According to Progressive, Elliott's policy had a lapse in coverage between August 10, 2022, and August 25, 2022. In support of her claim, Elliott falsified the date of the accident to secure coverage to which she was not entitled. The potential fraud amount was approximately \$6,230.00. A State Police investigation determined Elliott utilized the Progressive Insurance Company's Mobile App to file the claim and reported the accident occurred on August 30, 2022. It was determined the accident occurred on August 20, 2022, which was within the lapse period. During an interview with the Louisiana State Police Insurance Fraud / Auto Theft Unit, Elliott admitted to falsifying the date of the accident to have her vehicle repaired. An arrest warrant was obtained charging Elliott with RS 22:1925 Automobile Insurance Policies Fraud. On February 27, 2024, Elliott voluntarily surrendered herself to the Calcasieu Parish Correctional Center and was booked for violation of L.R.S. 22:1925 Automobile Insurance Policies Fraud (Felony).

Insurance Fraud / Fraudulent Medical Bills / Forgery

(Lafayette) - On September 1, 2023, the Louisiana Department of Insurance forwarded a criminal referral LDI 904741 to the Louisiana State Police Insurance Fraud / Auto Theft Unit.

According to the referral, Safeway Insurance Company of Louisiana alleged that Joshua Jones committed Automobile Insurance Fraud in Lafayette Parish, Louisiana. On December 22, 2022, Brittney Crosley struck a parked vehicle in the parking lot of McDonald's at 3701 Louisiana Avenue, Lafayette, Louisiana. According to Crosley, the vehicle was unoccupied. Joshua Jones walked up to the scene and advised Crosley she had struck his car. The vehicle, in actuality, belonged to Jones' sister; Kristen Sanders. Sanders was not present at the scene of the accident. The Lafayette Police Department was summoned to the scene. Although, since the incident occurred in a parking lot, no report was made. Subsequent to the accident, Joshua Jones filed an insurance claim against Crosley's Safeway Insurance automobile policy. He claimed he was inside the 2014 Chevrolet Camaro when Crosley struck it in the parking lot of the McDonald's. Jones also claimed he had bodily injury as a result of the crash. Safeway Insurance documented the claim under number 1179606-LA. On June 1, 2023, Jones made a recorded oral statement to Safeway SIU regarding his alleged attendance at Massage Envy, according to the back pain he suffered from the crash with Brittney Crosley in the McDonalds parking lot. On June 19, 2023, Jones sent an itemized bill, alleged from Massage Envy for services rendered, to Safeway Insurance Company according to his claim against Crosley's automobile insurance policy. The LSP investigation determined the documents submitted by Jones were fraudulent and an application for an Order of Arrest for Joshua Jones for the crimes of R.S. 22:1925 Relative to Automobile Insurance Fraud and R.S. 14:72 relevant to Forgery. The

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

Order of Arrest was issued by the honorable Commissioner Andre Doguet. The potential fraud amount related to Jones's actions was \$2405.00. Jones has not been apprehended at this time. On Thursday, February 29, 2024, Jones surrendered himself and was booked into the Lafayette Parish Correctional Center.

Insurance Fraud– Auto Theft

(Iberia) - On December 6, 2023, the Louisiana Department of Insurance (LDI) forwarded a criminal referral LDI 912474 to the Louisiana State Police Insurance Fraud / Auto Theft Unit (LSP-IFAT). According to the referral, Allstate Insurance Company alleged that Skye L. Freyou committed Insurance Fraud (Automobile) on or about November 13, 2023 in Iberia Parish, Louisiana. On November 13, 2023, Freyou's 2021 Chrysler 300 was recovered crashed at 1104 E Highway 90 Frontage Road and LA 83, New Iberia, Louisiana. The Iberia Parish Sheriff's Office responded to the scene. They requested the assistance of the Louisiana State Police, who also responded. Freyou initially advised the Iberia Parish Sheriff's Office that his car was stolen. He then recanted his statement and told the Iberia Parish Sheriff's Office Deputy and the Louisiana State Trooper that a friend of his, "Dom", who sometimes uses the car, drove it to the store. Dom advised him he was using it to go to the store; as the vehicle wasn't stolen. After recovering the crashed 2021 Chrysler 300, Freyou filed an insurance claim under his Allstate Insurance automobile policy. He claimed an auto theft with his vehicle. Allstate Insurance documented the claim under number. The claim was filed on November 13, 2023, at 19:52 hours via the First Notice of Loss. On Friday, May 10, 2024, an application for an Order of Arrest for Skye Freyou

for the crime of Louisiana Revised Statute 22:1925, Automobile Insurance Policies Fraud. The Honorable Judge Anthony Saleme, of the 16th Judicial District Court, issued the warrant. On Monday, June 9, 2024, the Iberia Parish Sheriff's Office took Skye Freyou into custody on the LSP arrest warrant for one count of R.S. 22:1925 Relative to Automobile Policies Insurance Fraud. Freyou was booked into the Iberia Parish Correctional Center without incident. The potential fraud amount related to Freyou's actions was \$11,653.95.

Region 3 Investigative Highlights

Producer Fraud

(Caddo) - On August 3, 2022, the Louisiana Department of Insurance forwarded criminal referral LDI 866068 to the Louisiana State Police Insurance Fraud / Auto Theft Unit. According to the referral, RISCOS Claim Services LLC, alleged Todd L. Hadwin of Superior Risk Support Services LLC, committed Producer Insurance Fraud on or about June 26, 2021, in Caddo Parish, Louisiana. The criminal referral was forwarded to the Region 3 Bossier Field Office for review. RISCOS Claims Services alleged Todd Hadwin, an independent claims adjuster – Superior Risk Support, LLC, who was employed on RISCOS's behalf, committed fraud to receive additional funds for which he was not entitled. After RISCOS confronted Hadwin, the evidence showed he collected funds he was not entitled to receive. Hadwin responded by sending RISCOS an email apologizing for his fraudulent activities, blaming his gambling addiction for his actions. RISCOS presented documents that showed Hadwin's alleged fraudulent business

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

practices including customers residing in Dubach, Ruston, Monroe, Caddo Parish, and Tyler, TX. Detectives were unable to substantiate all of these claims based on the information presented, out-of-state jurisdiction issues, and the lack of cooperation of witnesses/victims involved; however, detectives were able to verify RISCUM's claim involving one of their clients residing in Caddo Parish. For this claim, Hadwin received \$2,043.67 which he was not entitled to receive. Upon the conclusion of the investigation, it was determined that Hadwin violated Louisiana Revised Statute 22:1562 D. (2) Unfair Trade Practices (F). On February 7, 2024, upon the completion of the Louisiana State Police investigation, an arrest warrant for Hadwin was secured from the 1st Judicial District Court for violation of 22:1562 D. (2) Unfair Trade Practices. On February 14, 2024, Hadwin surrendered to Caddo Parish deputies at the Caddo Parish Jail where he was arrested, booked, and processed accordingly.

Auto Claims Fraud and Filing a False Affidavit

(Caddo) - On September 1, 2023, the Louisiana Department of Insurance forwarded criminal referral LDI 905206 to the Louisiana State Police Insurance Fraud / Auto Theft Unit. According to the referral, Progressive Insurance Company alleged Eddie M. Johnson committed Auto Insurance Fraud on or about August 14, 2023, in Caddo Parish, Louisiana. The investigation uncovered evidence that showed Johnson abandoned his 2011 BMW 750I at a local repair shop after being informed of the high cost of repairs (hybrid/battery, over \$5,000.00) needed. Johnson then contacted the Shreveport Police Department and filed a stolen vehicle report and later contacted Progressive and filed a

claim for payment. Upon the conclusion of the investigation, it was determined Eddie Marquis Johnson violated Louisiana Revised Statutes, 22:1924 Insurance Fraud and 14:67.26 Filing a False Affidavit. On February 9, 2024, upon the completion of the Louisiana State Police investigation, an arrest warrant for Johnson was secured from the 1st Judicial District Court for the aforementioned violations. On February 16, 2024, Johnson surrendered to Caddo Parish deputies at the Caddo Parish Jail, Shreveport on the aforementioned warrant where he was arrested, booked, and processed accordingly.

Automobile Insurance Fraud

(Rapides) - In March 2024, the Louisiana State Police Insurance Fraud / Auto Theft Unit received a criminal referral from the LA Department of Insurance (LDI). According to the referral, Southern Farm Bureau Casualty Insurance Company alleged that Alisa Kelley committed Insurance Fraud (Automobile) January 19, 2024 in Rapides Parish, Louisiana. On January 19, 2024, Alisa Kelley reported to the Alexandria Police Department that her 2014 Chevrolet Silverado had been stolen. On January 20, 2024, Pineville Police Department officers had recovered the vehicle and identified the driver as Chase Dautat. The investigation discovered that Kelley sent Dautat a pinned location of 5795 Goodland Trace, Alexandria, Louisiana and told Dautat her vehicle had broken down. Kelley then requested Dautat to dispose of the vehicle. Dautat went to the location, recovered the keys from the gas cap, retrieved the vehicle, and drove it to his residence. According to Farm Bureau's claim notes, Kelley told Farm Bureau someone "hacked" her Facebook page and sent the messages. During a

All persons are presumed innocent until proven guilty.

Insurance Fraud / Auto Theft Unit

Investigative Highlights

LSP interview, Kelley claimed she left her phone in the truck at the time it was stolen and Dauzat used her phone to send the messages to himself. In May of 2024, following the conclusion of the LSP investigation, an arrest warrant was obtained for Alisa Kelley for violations of LRS 22:1925, Automobile Insurance Fraud and LRS 14:132, First Degree Injuring public records, when she falsely reported her vehicle stolen to the Alexandria Police Department. On June 18, 2024, Ball Police Department officers stopped Kelley for speeding in the 600 block of Paradise Road. An NCIC inquiry revealed the aforementioned warrant for Kelley. Kelley was read her Miranda rights and booked into Rapides Parish Detention Center without incident.

Bodily Injury Fraud

(Lincoln) - On November 4, 2022, the Louisiana Department of Insurance forwarded a criminal referral (LDI 874398) to the Louisiana State Police Insurance Fraud / Auto Theft Unit. According to the referral, Walmart alleged Bridgette Davis committed Bodily Injury Insurance Fraud on or about August 5, 2022, in Lincoln Parish, Louisiana. The referral was forwarded to the Region 3 Monroe Field Office for review. On March 18, 2024, this case was assigned for criminal investigative review. During LSP-IFAT’s investigation, it was determined Davis violated LRS 22:1924, Insurance Fraud, by providing false information to Walmart Claims Services in an attempt to receive compensation from a staged “slip and fall” at Walmart Supercenter, located at 1201 North Service Road in Ruston, Louisiana. Had Davis’ scheme been successful, it would have cost Walmart Claims Services approximately

\$8,700.00 for which they bore no legal obligation to pay. On June 11, 2024, an arrest warrant was issued by the 3rd Judicial District Court for Davis for violation of LRS 22:1924, General Insurance Fraud. On June 14, 2024, Davis surrendered herself to Lincoln Parish deputies at the Lincoln Parish Correctional Center on the state police arrest warrant where she was arrested, booked, and processed accordingly.

Law Enforcement Training

One of the major duties of the Louisiana State Police Insurance Fraud / Auto Theft Unit is to provide training to law enforcement around the state. This training is conducted at numerous P.O.S.T. academies and various law enforcement agencies. During these trainings, detectives emphasize the importance of performing thorough physical inspections of vehicles and explain the accurate way to complete the affidavit of physical inspection form. Additionally, detectives provide automobile theft training on the different types of auto theft being committed and the various ways to conduct detailed investigations. Officers attending these trainings are able to gain the ability to better identify false claims of auto theft and confirm the identity of a motor vehicle by its vehicle identification number (VIN).

2024 IFAT Training Sessions Conducted	
Number officers trained	305
Number of sessions conducted	20

In 2024, members of the Louisiana State Police Insurance Fraud / Auto Theft Unit continued to broaden their knowledge of insurance and auto theft by attending various conferences and training events. A few of the conferences attended

Insurance Fraud / Auto Theft Unit

by members were the American Association of Motor Vehicle Administrators Conference in New Orleans, Louisiana, in June 2024 (where members were asked to provide a presentation to attendees), the Coalition Against Insurance Fraud's conference in Kansas City, MO (June 2024), and the 2024 International Association of SIUs conference in Nashville, TN (August 2024). The various training and educational events provided members of LSP-IFAT with necessary information to assist in the collaborative efforts with industry stakeholders to effectively fight fraud while ensuring legal compliance.

Conferences



LSP-IFAT members Joey Babineaux and Ryan Beard gave a presentation on a forgery case at the American Association of Motor Vehicle Administrators Conference in New Orleans, LA.



In June 2024, members of the LA Insurance Fraud Task Force attended the Coalition Against Insurance Fraud's conference in Kansas City, MO. Attendees (L-R) included Lt. Michael Wilkerson (LSP-IFAT), Nathan Strebek (LA Dept of Insurance-Office of Insurance Fraud), and Colonel Simon Blank (Florida Dept of Financial Services- Investigative and Forensic Services Division-Insurance Fraud).



LSP-IFAT members Leander Jourree, Dale Latham, and Jeffrey Cagle attended the 2024 International Association of SIUs conference in Nashville, TN.

Certifications

Per LRS 40:1422, within two years of their assignment to the unit, all members of the Louisiana State Police Insurance Fraud / Auto Theft Unit are required to obtain the certification of Fraud Claim Law Specialist (FCLS). The training and certification is provided by the American Educational Institute (AEI) and conducted by correspondence-type courses.

The FCLS designation is recognized throughout the industry as the mark of professional achievement. Members are able to receive training in various courses. Through the AEI's "Law of Claims Fraud and Investigation Defense Program", detectives receive coursework in the following six key areas: Recognizing Fraud, Special Investigation, Proving Fraud, Handling Suspicious Claims, Avoiding Bad Faith & Civil Liability in Handling Suspicious Claims, Advanced Legal Issues in Fraud Investigation and Defense, and Auto Insurance Fraud.

Upon successfully completing the core courses,

Insurance Fraud / Auto Theft Unit

detectives receive their FCLS designation and certification.



(aeiclaims.com)

Awards

In May 2024, the Louisiana State Police presented Criminal Investigator Darren Foil with the Meritorious Service Award. (Picture: Inv. Darren Foil and Lt. Mindi Keith of LSP-Public Affairs)



Vehicle Theft

Along with investigating insurance fraud cases, the Louisiana State Police Insurance Fraud / Auto Theft Unit (LSP-IFAT) actively works to investigate and prevent automobile thefts around the state. This is achieved through the unit's consistent utilization of the industries best practices and resources to apprehend criminals involved in auto theft.

Through collaborative efforts with the National

Insurance Crime Bureau (NICB), the Louisiana Department of Insurance, along with numerous law enforcement agencies, insurance companies, and other stakeholders, LSP-IFAT was able to take a proactive approach to addressing auto theft investigations by enhancing the ability to identify and recover stolen vehicles. One of these methods is through the use of a patrol vehicle outfitted with a grant funded ALPR or Automatic License Plate Reader. During 2024, unit personnel recovered 149 vehicles across the state, with a cumulative value of approximately \$3M.

With the assistance of its' partners, the Unit will continue to work to safeguard the public from the impact of auto thefts and provide information on the various methods of auto theft being conducted around the state.

2024 IFAT Unit Auto Theft Recoveries	
Stolen Vehicles Recovered	149
Value of Recoveries	\$3,070,698.00



Insurance Fraud / Auto Theft Unit

Retirements, Promotions, and Reassignments

Retirements

In March 2024, Investigator Daryle Graham with Louisiana State Police Insurance Fraud / Auto Theft Unit (LSP-IFAT) Baton Rouge Field Office retired with 45 years and 9 months of law enforcement service. It is with great sadness that we report his passing in November 2024. We offer our deepest condolences to his family and are immensely grateful for his faithful service to LSP and the citizens of Louisiana.

In December 2024, Investigator Sonda Lee commenced his terminal leave. He is slated to retire in January 2025.

Lieutenant Michael Wilkerson is slated to retire February 2025 with 29 years and 8 months of law enforcement service. In his place, Sgt. Dale Latham will act as Officer in Charge. Sgt. Latham offers 16 years of experience in Insurance Fraud.

Promotions

In March 2024, Sergeant Rodney Owens of LSP-IFAT-Alexandria Field Office was promoted to Lieutenant in the Criminal Investigations Division (CID) in Region 3.

In April 2024, Criminal Investigator Morgan Todd resigned from LSP-IFAT-Monroe Field office and was hired as a cadet in LSP Cadet Class #104.

In May 2024, Sergeant Mindi Keith of LSP-IFAT-Baton Rouge Field Office was promoted to Lieutenant of Public Affairs at Headquarters. Master Trooper Trent Hanks of LSP-IFAT- Breaux Bridge Field Office was promoted to Sergeant in Patrol at Troop I. Trooper First Class Jeffrey Theriot of LSP-IFAT-New Orleans Field Office was promoted to Sergeant of LSP-CID-Narcotics in the New Orleans Field Office.

In July 2024, Trooper First Class Brian Coghlan of Troop E Patrol promoted to Sergeant of LSP-IFAT -Alexandria Field Office. Trooper First Class

Landry Willis of Troop D Patrol was promoted to Sergeant of LSP-IFAT-Lake Charles.

Reassignments

In February 2024, Sergeant Justin Morris transferred from LSP-IFAT-Monroe Field Office to Troop F. Trooper First Class Kaleb Reeves was reassigned from Troop F to LSP-IFAT-Monroe Field Office.

In March 2024, Trooper First Class Jacob Pucheu was reassigned from LSP-IFAT-New Orleans Field Office to Public Affairs in New Orleans.

In May 2024, Trooper First Class Ryan Beard was reassigned from LSP-IFAT-Breaux Bridge Field Office to the Special Victims Unit (SVU) in Breaux Bridge. Trooper First Class Cecil Montet was reassigned from Troop I to LSP-IFAT-Breaux Bridge Field Office. Sergeant Jon Tircuit was reassigned from SVU-Baton Rouge Field Office to LSP-IFAT-Baton Rouge Field Office.

In August 2024, Captain David Stelly was reassigned from the Special Investigations Section to CID in Region 3. Captain Belinda Murphy was reassigned from CID in Region 3 to Special Investigations Section.

In September 2024, Criminal Investigator Patrick McConnell was hired in LSP-IFAT-Shreveport field office.

Team Member Spotlights

(IFAT-Alexandria) - Sgt. Brian Coghlan is a 2001 graduate of Pineville High School. After the 9/11 attacks occurred, Sgt. Coghlan felt an obligation to join the United States Air Force in 2002. Sgt. Coghlan was deployed for Operation Enduring/Iraqi Freedom working in the role of Security Forces. In 2007, Sgt. Coghlan was honorably discharged and returned home to join the Alexandria Police Department in February of

Insurance Fraud / Auto Theft Unit

Team Member Spotlights (continued)

2008. After seven years with APD, he was accepted by the Louisiana State Police for Cadet Class 94 in August of 2015. Sgt. Coghlan worked patrol at Troop E until being promoted to Sergeant in IFAT at the Alexandria Field Office in July 2024. He is a Crash Reconstructionist and a member of the Mobile Field Force Unit since 2016. Sgt. Coghlan's greatest accomplishment in life is being the father of his two amazing sons, Kayden (15) and Kale (12). Sgt. Coghlan enjoys spending time with his two sons who are actively involved in several baseball programs and seasonal football.

(IFAT-Bossier City) - On September 23, 2024, Investigator Patrick McConnell was hired as a Criminal Investigator by the Louisiana State Police and assigned to the Bureau of Investigation - Insurance Fraud Auto Theft Unit's Bossier City Field Office. McConnell retired from the Shreveport Police Department (SPD) in September 2024 after serving 28.5 years. Before retiring, he served as the Executive Lieutenant in the Uniformed Services Division under the Assistant Chief of Police. While with the Shreveport Police Department, Patrick served in the DWI Unit, the RADAR Unit, as a Patrol Officer, an Investigator in the Violent Crimes Unit, an Investigator in the Crash Unit, and as an instructor with the SPD Training Academy. In addition to his law enforcement experience, Patrick has an Educational Doctorate in Organizational Leadership from Louisiana Tech University. Patrick is married to his wife of 30 years, with whom he shares three children. He enjoys shooting, restoring old/vintage things, and woodworking in his spare time.

(IFAT-Breaux Bridge) - Trooper First Class Cecil Montet has been employed with the Louisiana State Police since August 2017. In May 2024, he transferred from Troop I in Lafayette to the Insurance Fraud/Auto Theft Unit in the Breaux

Bridge Field Office. Before joining the Louisiana State Police, he was an Account Manager for Coastal Chemical Company. In his spare time, TFC Montet enjoys spending time with his family, saltwater fishing, and traveling.

(IFAT-Baton Rouge) - Sergeant Jon Tircuit has been employed with the Louisiana State Police for over 24 years. Sergeant Tircuit started his career at Troop A in 2001 before transferring to Region 1 Narcotics, where he spent 6 years in the Baton Rouge Office. He was also assigned to Troop A motors unit. He was promoted to Sergeant in 2012 in CID Baton Rouge Narcotics. While in the Bureau of Investigations, he was assigned to the Special Victims Unit and IFAT in Baton Rouge. He is married and has two children. In his spare time, he enjoys spending time with his family, riding motorcycles cross country, and volunteering for his church. Sgt. Tircuit is also an active member of the Louisiana State Troopers Association Headquarters affiliate.

(IFAT-Monroe) - Trooper First Class Kaleb Reeves has been employed with the Louisiana State Police for 8 years. In February 2024, he transferred from Troop F in Monroe to the Insurance Fraud / Auto Theft Unit's Monroe Field Office. TFC Reeves previously worked in BOI as a Detective in the Monroe CID Office from November 2018 through April 2020. TFC Reeves is currently assigned to the LSP Mobile Field Force, where he has served for 7 years. Before joining the LSP family, TFC Reeves worked as a Deputy with the Jackson Parish Sheriff's Office for four years. In his spare time, he enjoys spending time with family, outdoors, hunting, and fishing.

(IFAT-New Orleans) - Keith Bergeron was recently transferred to the Insurance Fraud Section of the BOI, with over 13 years of experience as a road Trooper. In this role, he successfully investigated one of the largest insurance fraud

Insurance Fraud / Auto Theft Unit

Team Member Spotlights (continued)

cases in department history, uncovering a \$1.2 million fraud scheme culminating in a 20-year guilty plea. In addition to his investigative accomplishments, he has honed critical skills such as interviewing, interrogation, and evidence analysis. As a Louisiana Board Certified Polygraph Examiner, he has contributed to the department's success by assisting with pre-employment polygraphs and supporting fellow detectives and agencies in criminal investigations. Beyond his technical expertise, Keith is a Field Training Officer and Instructor in various disciplines, He empowers peers by sharing his knowledge and emphasizing mindfulness, physical fitness, and personal growth. As a dedicated father of two daughters, he draws on his personal and professional experiences to foster resilience, compassion, and excellence in himself and others.

(IFAT-Sulphur) - Sgt. Landry Willis has been employed with Louisiana State Police for 7 years. In July 2024, he was promoted from Troop D in Lake Charles to the Insurance Fraud / Auto Theft Unit's Sulphur Field Office. Sgt. Willis is currently assigned to the LSP Mobile Field Force Unit, where he has served for 6 years, with 2 years being

in the Mounted Unit and 3 years as a less lethal operator. He was 1 of 10 to assist in the creation of the Mounted Unit. He is also the Louisiana State Troopers Association President for Troop D. Before joining the LSP family, Sgt. Landry Willis worked as a Senior Corporal with Calcasieu Parish Sheriff's Office for 9 years. He enjoys spending his time off hunting, fishing, riding his jet ski, and working out. Sgt. Willis and his wife welcomed their first daughter in July 2024.



PAGE INTENTIONALLY LEFT BLANK

Louisiana Attorney General Liz Murrill's Criminal Division



INSURANCE FRAUD SUPPORT UNIT 2024 ANNUAL REPORT

Insurance Fraud Support Unit



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

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

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

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

The Unit may handle insurance fraud cases that begin with a complaint made directly to the Attorney General’s Office. Additionally, the Unit

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

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

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

Insurance Fraud Support Unit

connected with the Homeland Security Information Network – enabling attorneys to track insurance fraud cases from start to finish. This network allows everyone involved with the cases to have access to relevant information at all times. Members from the AG’s Office also serve on the board of the Louisiana Auto Theft and Insurance Fraud Prevention Authority (LATIFPA).

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

BASIC INFORMATION ABOUT THE UNIT

Statutory Authority for Operations

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

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

- (2) upon the written request of a district attorney, to advise and assist in the prosecution of any criminal case; and
- (3) for cause, when authorized by the court which would have original jurisdiction and subject to judicial review,
 - (a) to institute, prosecute, or intervene in any criminal action or proceedings, or
 - (b) to supersede any attorney representing the state in any civil or criminal action.

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

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

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

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

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 Support Unit

Insurance Fraud Expenditures January 2024 to December 2024	
Salaries	\$331,199.00
Other Compensation	\$45,430.00
Related Benefits	\$170,789.00
Operating Services	\$14,818.00
Travel	\$140.00
IAT Charges	\$27,181.00
TOTAL	\$589,526.00

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 2024, the Unit’s attorneys attended all six of the intelligence sharing meetings with the LADOI and the LSP fraud units.

During the 2024 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 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.

Active Prosecutions (as of Dec 31, 2024)	80
New Prosecutions 2024	42
Felony Convictions 2024	22
Misdemeanor Convictions 2024	3
Restitution Ordered	\$93,800.25

Insurance Fraud Support Unit

OTHER 2024 ACCOMPLISHMENTS

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

In 2024, the Unit instituted 42 new prosecutions of Insurance Fraud Task Force cases. The Unit also resolved twenty-two Task Force cases by way of felony guilty pleas in 2024. Included in that number are ten convictions of defendants apprehended in "Operation Dirty Deeds" conducted by the Louisiana State Police. These defendants were

participants in an organized group engaged in Filing False Public Records, Forgery and Tax Evasion seeking to defraud the State of Louisiana.

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.



PAGE INTENTIONALLY LEFT BLANK

Louisiana Department of Insurance



Commissioner Tim Temple

Office of Insurance Fraud



Claims Fraud...

Commissioner Tim Temple's Office of Insurance Fraud (OIF) received 3,715 reports of suspected fraudulent claims during 2024. The majority were from insurance companies in accordance with La. R.S. 22:1926. Since its inception in 2007, the Office of Insurance Fraud database has accumulated 52,318 entries of suspected fraudulent claims.

During 2024, the Office of Insurance Fraud referred 2,900 claim fraud investigations to Louisiana State Police. There were 83 arrests resulting in 150 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	38	25.3%
Automobile Insurance Fraud	31	20.7%
Forgery	16	10.7%
Computer Fraud	13	8.7%
Theft	11	7.3%
Medicaid Fraud	9	6.0%
Illegal Transmission of Monetary Funds	6	4.0%
Prohibited Acts & Sanctions	6	4.0%
Bank Fraud	4	2.7%
Filing False Public Records	4	2.7%
Identity Theft	3	2.0%
Theft of a Motor Vehicle	2	1.3%
Forged Certificate of Insurance/ID Card	2	1.3%
Unauthorized Use of a Moveable	1	0.7%
Illegal Possession of Stolen Things	1	0.7%
Unemployment Insurance Fraud	1	0.7%
Injuring Public Records	1	0.7%
Unfair Trade Practices	1	0.7%

*An arrest may include multiple charges.

Office of Insurance Fraud

2024 Producer, Adjuster and Company Fraud Actions...

Action	Number
Number of Investigations Opened	277
Fines and Monetary Penalties	42
Consent Orders	3
License Revocations	27
License Suspensions	31
License Surrendered	1
Cease and Desist Orders Served	52
Criminal Referrals to Law Enforcement	41
Arrests Made as a Result of Criminal Referrals	3

Background Investigations...

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

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

2024 Office of Insurance Fraud Organizational Highlights...

The Office of Insurance Fraud reorganized in 2024 to encompass insurance fraud investigations for any person who is suspected to have committed a fraudulent insurance act –regardless of whether the subject of the investigation is licensed by the Louisiana Department of Insurance (LDI). The LDI’s OIF, in partnership with other Anti-Fraud Task Force members, deployed market surveillance to monitor online behavior within the context of the insurance ecosystem, is deploying measures to identify and investigate collusive insurance fraud, and is developing artificial intelligence initiatives to aid in efficient use of human resources.

Office of Insurance Fraud

Calendar Year 2024 Budget Expenditures...

Expenditure Category	Amount
Salaries-Class - Regular	779,798.21
Salaries-Class-Termination	21,026.92
Salaries-Unclass- Regular	149,799.52
Wages	21,140.00
Retire Contrib - State Employee	327,660.60
Post Retirement Benefits	16,330.75
Medicare Tax	13,171.41
Group Insurance Contributions	101,072.94
TOTAL PERSONAL SERVICES	\$1,430,000.35
In-State Travel - Admin	166.81
In-State Travel - Conf/Conv	2,380.42
Out-of-State Travel - Conf/Conv	6,101.05
TOTAL TRAVEL	\$8,648.28
Printing	730.04
Rent - Real Estate	1,298.28
Serv - Dues & Other	3,991.40
Serv-Subscriptions	15,881.76
Serv - Dues & Other - Bar	870.00
Util - Mail/Del/Post	10,180.01
Util - Mailbox Rental	342.00
Operating Services - Misc.	2,948.00
TOTAL OPERATING SERVICES	\$36,241.49
Office Supplies	46.20
Operating Supplies - Computer	947.95
Sup - Other	96.26
TOTAL SUPPLIES	\$1,090.41
Prof Serv-Other Professional Services	81,369.15
TOTAL PROFESSIONAL SERVICES	\$81,369.15
IAT - Printing	1,215.67
IAT - Postage	980.10
TOTAL IAT	\$925.90
TOTAL DIVISION OF INSURANCE FRAUD EXPENDITURES	\$1,502,879.51

OFFICE OF INSURANCE FRAUD

Total Expenditures **\$1,559,545.45**

Means of Financing

Insurance Fraud Investigation Fund \$787,236.85

LDI Self-Generated Funds \$772,308.60

Total Means of Financing **\$1,559,545.45**

LA AUTOMOBILE THEFT AND INSURANCE FRAUD

PREVENTION AUTHORITY

Amount Expended of the \$227,000 Appropriation

**Automobile Theft & Insurance Fraud

Prevention Authority Fund **\$153,292.20**

Note: Act 339 of the 2024 Regular Session repealed the Louisiana Automobile Theft and Insurance Fraud Prevention Authority effective August 1, 2024 and required any remaining funds in the Automobile Theft and Insurance Fraud Prevention Authority Dedicated Fund Account to be transferred to the Department of Insurance for the purpose of fraud prevention, detection, and education.

Office of Insurance Fraud

Report Insurance Fraud to the Louisiana Department of Insurance

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

Report Fraud Online:

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

By Phone:

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

By Mail:

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

Physical Address:

1702 N. Third Street, Baton Rouge, LA 70802

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



LOUISIANA INSURANCE FRAUD TASK FORCE

LOUISIANA STATE POLICE

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

LOUISIANA OFFICE OF THE ATTORNEY GENERAL

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

LOUISIANA DEPARTMENT OF INSURANCE

Office of Insurance Fraud
1702 N. Third Street, Baton Rouge, LA 70802
(225) 342-4956
www.ldi.la.gov

This public document was published at a unit cost of \$5.719. One hundred twenty (120) copies of this public document were published in this first printing at a total cost of \$686.31. The total cost of all printings of this document including reprints is \$686.31. This document was published by OTS-Production Support Services, 627 North 4th Street, Baton Rouge, LA, 70802 for the Louisiana State Police, Insurance Fraud & Auto Theft Unit, 7919 Independence Blvd., Baton Rouge, LA, 70806 to meet the requirement for an annual report of activities for the Louisiana Insurance Fraud Task Force under the authority of L.R.S. 40:1427. This material was printed in accordance with the standards for printing by State Agencies established in R.S. 43:31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.



HELP LOUISIANA BOOT OUT FRAUD!