

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

## **Report to the Legislature**

**July 1, 2018-June 30, 2019**



**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**

This public document is published at a total cost of \$687.74. Ten copies of this public document were published in this first printing at a cost of \$11.75. The total cost of all printings of this document, including reprints, is \$687.74. This document was published by the Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804 to comply with the reporting requirement of La. R.S. 22:2135. The material was printed in accordance with standards for printing by state agencies established in La. R.S. 43:31.



## LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER



February 20, 2020

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, 2018 through June 30, 2019 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 10,962 stolen vehicles in FY 2017-2018. This represents a one percent increase from 2016. Nationally, Louisiana ranks 24<sup>th</sup> in vehicle thefts per capita and 24<sup>th</sup> in total vehicle thefts.

LATIFPA continues to demonstrate great 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 338 arrests since the program's inception. During FY 2018-2019, bait vehicles were deployed a total of 138 hours, resulting in 5 activation and 9 adult arrest. As technology has shifted, the use of bait cars by law enforcement has declined. As such, the LATIFPA board voted to discontinue offering new grants for bait cars but maintain current equipment.

The License Plate Recognition (LPR) Program resulted in 167 adult arrests, recovery of 64 stolen license plates and 136 stolen vehicles worth an estimated value of \$1,491,744. Due to the success of the university LPR pilot program, LATIFPA worked with campus police to provide license plate readers to four additional university campuses.

LATIFPA Education and Outreach Programs were presented to 4,565 students and 24,245 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.

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

Warren Byrd, Chairman

## CONTENTS

Legislative Background.....	1
Purpose.....	1
Mission Statement.....	2
Problem Assessment.....	2
Vehicle Theft.....	2
Insurance Fraud.....	2
2018 Annual Holiday Vehicle Theft Report.....	3
Initiatives.....	3
Vehicle Investigation Prevention Enforcement Response Program.....	4
License Plate Recognition Program.....	4
Education and Outreach.....	4
LATIFPA Related Activities Three-Year History.....	5
Public Awareness and Educational Campaign.....	6
Meetings.....	6
Collections.....	6
Expenditures.....	6
Board of Directors.....	7
Staff.....	7
Acknowledgements.....	8
Appendix 1 – 2018 Most Stolen Vehicles in Louisiana.....	9
Appendix 2 – Auto Theft Rank by State.....	10
Appendix 3 – 2018 Auto Thefts by City (Population exceeds 10,000).....	11
Appendix 4 – Annual Combined Average Auto Insurance Premium.....	12

# Louisiana Automobile Theft & Insurance Fraud Prevention Authority

## Annual Report to the Legislature 2018-2019

### 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 2018 were 2000 Honda Civic, 1997 Honda Accord, 2004 Chevrolet Pickup and 2006 Ford Pickup. 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 11,536 reported motor vehicle thefts in 2018, which ranks 19<sup>th</sup> in the nation for auto thefts per capita with an average of 48 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/2018/crime-in-the-u.s.-2018/tables/table-5>

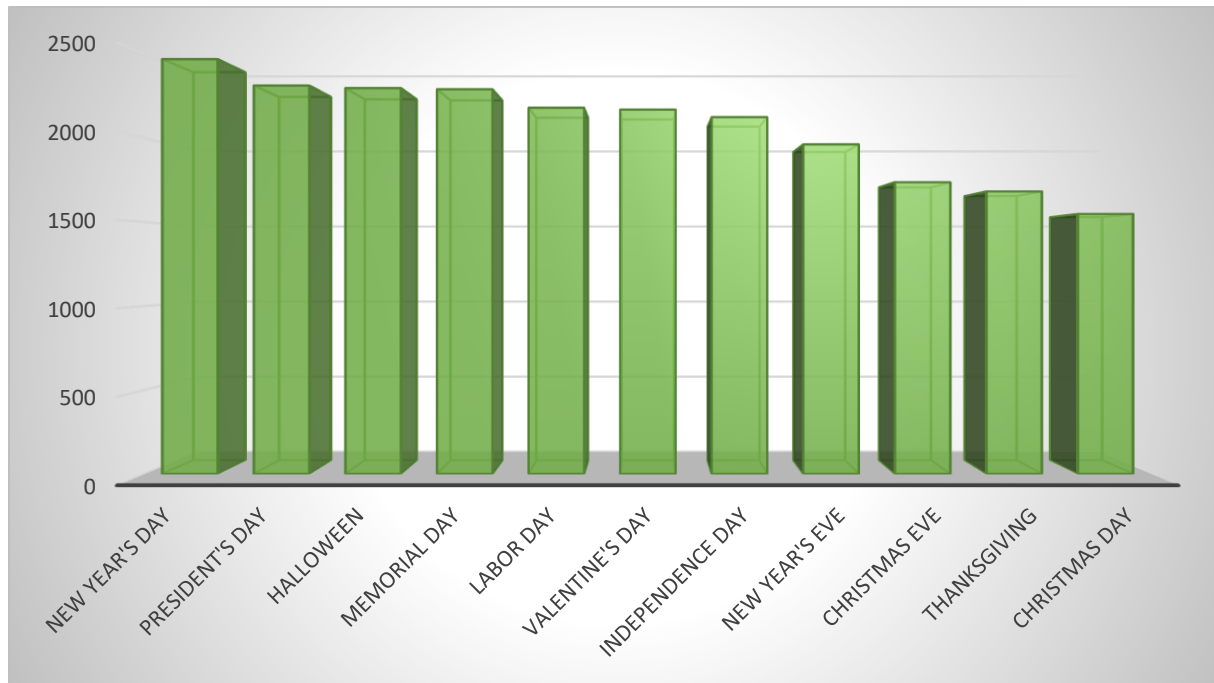
### INSURANCE FRAUD

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 2016, the average annual Louisiana automobile combined premium of \$1,496.11 was the highest in the nation. The national average was \$1,062.23.

Source: 2015/16 Auto Insurance Database Report, National Association of Insurance Commissioners [https://www.naic.org/prod\\_serv/AUT-PB-15.pdf](https://www.naic.org/prod_serv/AUT-PB-15.pdf)

The chart below demonstrates nationwide holiday theft statistics.

### 2018 Annual Holiday Vehicle Theft Report



[HTTPS://WWW.NICB.ORG/NEWS/NEWS-RELEASES/NICB-RELEASES-2018-ANNUAL-HOLIDAY-VEHICLE-THEFT-REPORT](https://www.nicb.org/news/news-releases/nicb-releases-2018-annual-holiday-vehicle-theft-report)

### 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 2018-2019, 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 138 arrests have been made. During Fiscal Year 2018-2019, bait vehicles were deployed a total of 398 hours, resulting in 5 activations and 9 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.

During Fiscal Year 2018-2019, license plate readers were operational in Baton Rouge, New Orleans, Lake Charles, the Causeway Bridge, along I-49 and in Kenner. This year the LPR program was also active on University campus across the state. The use of license plate readers in these locations resulted in 16,303,534 reads, 167 adult arrests, the recovery of 136 stolen vehicles and 64 stolen license plates valued at \$1,491,744.

Expenditures for the License Plate Recognition Program were \$96,322.

## 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 4,565 middle and high school students. The vehicle theft and insurance fraud prevention presentations were made to 24,245 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 over 100,000 individuals.



**LATIFPA RELATED ACTIVITIES  
THREE-YEAR HISTORY**

	<i>Fiscal Year 2018-2019</i>	<i>Fiscal Year 2017-2018</i>	<i>Fiscal Year 2016-2017</i>
<b>VIPER (Bait Vehicle) Program</b>			
Hours Deployed	138	398	2,484
Adult Arrests	9	9	1
Activations	5	5	1
Expenditures	\$0	\$0	\$0
<b>License Plate Recognition Program</b>			
Reads	16,303,534	13,006,923	1,429,388
Stolen Vehicles Recovered	136	162	81
Stolen License Plates Recovered	64	78	30
Adult Arrests	167	163	95
Value of Recoveries	\$1,491,744	\$1,627,393	\$861,838
Expenditures	\$96,322	\$670.78	\$64,060
<b>Education Program</b>			
School Awareness Program	4,565	2,895	2,846
Community Awareness Program	24,245	13,150	4,765
<b>TOTAL ATTENDEES</b>	<b>28,810</b>	<b>16,045</b>	<b>7,611</b>

## 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 17, 2018, October 17, 2018, January 22, 2019 and April 15, 2019. 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 2018-2019, there was a statutory dedicated fund balance of \$84,784.68. 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 \$5,853. Total funds for this period were \$279,137.68.

## EXPENDITURES

Expenditures from July 1, 2018, through June 30, 2019, from the fund totaled \$198,174.73. The ending fund balance for this period was \$73,805.96. At the beginning of the reporting period, there was a balance of \$670.78 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 David Stelly**

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. Barry Milligan**

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

**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

**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

APPENDIX 1 – 2018 MOST STOLEN VEHICLES IN LOUISIANA

<b>Rank</b>	<b>Make/Model</b>	<b>Year</b>
1	Honda Civic	2000
2	Honda Accord	1997
3	Ford Pickup (Full Size)	2006
4	Chevrolet Pickup (Full Size)	2004
5	Toyota Camry	2017
6	Nissan Altima	2017
7	Toyota Corolla	2017
8	GMC Pickup (Full Size)	2018
9	Dodge Pickup (Full Size)	2001
10	Jeep Grand Cherokee	2000

[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

2017 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	Alaska	575.6	4,258	1	Alaska	541.9	3996
2	New Mexico	563.8	11,772	2	New Mexico	485.8	10,179
3	Nevada	427.3	12,812	3	Hawaii	397.7	5,649
4	California	425.9	168,391	4	Oregon	395.1	16,556
5	Oregon	413.7	17,140	5	California	392.4	155,211
6	Colorado	389.9	21,861	6	Nevada	392.3	11,904
7	Washington	388.8	28,796	7	Colorado	380.5	21,673
8	Washington DC	372.8	2,587	8	District of Columbia	369.1	2593
9	Hawaii	369.1	5,269	9	Washington	367.3	27,677
10	Missouri	325.9	19,921	10	Oklahoma	337.0	13,289
11	Oklahoma	311.7	12,251	11	Missouri	323.4	19,815
12	Utah	307.2	9,529	12	Tennessee	301.9	20,439
13	South Carolina	283.8	14,257	13	South Carolina	281.9	14,332
14	Tennessee	275.8	18,524	14	Kansas	269.4	7,844
15	Arizona	271.6	19,058	15	Alabama	268.3	13,112
16	Nebraska	271.0	5,203	16	Arizona	266.9	19,139
17	Kansas	269.3	7,846	17	Montana	263.2	2,796
18	Alabama	263.4	12,841	18	Nebraska	252.6	4,874
19	Georgia	251.8	26,263	19	<b>Louisiana</b>	<b>247.6</b>	<b>11,536</b>
20	Montana	246.7	2,592	20	Utah	244.5	7,728
21	Arkansas	241.4	7,253	21	Texas	243.2	69,817
22	Texas	240.4	68,041	22	Arkansas	236.0	7,113
23	North Dakota	234.7	1,773	23	Georgia	235.4	24,760
24	<b>Louisiana</b>	<b>234.0</b>	<b>10,962</b>	24	North Dakota	233.5	1,775
25	Indiana	231.0	15,401	25	Kentucky	229.6	10,261
26	Kentucky	230.0	10,244	26	Indiana	229.1	15,328
27	Maryland	224.2	13,568	27	Connecticut	206.7	7,383
28	Florida	204.5	42,914	28	Maryland	200.9	12,137
29	Connecticut	203.7	7,309	29	Florida	193.3	41,165
30	Michigan	196.5	19,573	30	Minnesota	180.5	10,128
31	Minnesota	178.9	9,979	31	Michigan	174.6	17,451
32	Iowa	177.4	5,579	32	South Dakota	172.7	1,524
33	Ohio	173.7	20,253	33	Ohio	170.3	19,909
34	West Virginia	165.3	3,002	34	North Carolina	169.8	17,632
35	Wisconsin	163.4	9,468	35	Illinois	153.8	19,593
36	Illinois	163.1	20,881	36	Delaware	152.6	1,476
37	South Dakota	159.0	1,383	37	Iowa	148.5	4,687
38	Mississippi	155.2	4,631	38	Wisconsin	148.5	8,634
39	North Carolina	153.8	15,798	39	Wyoming	145.2	839
40	Delaware	142.3	1,369	40	Rhode Island	144.8	1,531
41	Rhode Island	140.0	1,483	41	Mississippi	144.0	4,300
42	New Jersey	135.1	12,170	42	West Virginia	139.5	2,519
43	Wyoming	134.5	779	43	Virginia	126.5	10,778
44	Idaho	125.0	2,146	44	New Jersey	123.9	11,037
45	Virginia	120.1	10,172	45	Puerto Rico	116.0	3,707
46	Massachusetts	109.9	7,540	46	Idaho	112.0	1,964
47	Puerto Rico	107.7	3,594	47	Pennsylvania	102.4	13,116
48	Pennsylvania	101.4	12,985	48	Massachusetts	95.7	6,606
49	New Hampshire	68.1	915	49	New York	67.2	13,137
50	New York	67.6	13,410	50	New Hampshire	64.1	869
51	Maine	59.4	793	51	Maine	58.1	777
52	Vermont	31.1	194	52	Vermont	40.4	253

<https://ucr.fbi.gov/crime-in-the-u.s/2018/crime-in-the-u.s.-2018/tables/table-5>

## APPENDIX 3 – 2017 LOUISIANA AUTO THEFTS BY CITY (POPULATION EXCEEDS 10,000)

City	Population	Motor Vehicle Thefts
Abbeville	12,279	3
Alexandria	47,238	283
Baker	13,487	8
Bastrop	10,270	29
Baton Rouge	224,790	950
Bogalusa	11,730	32
Bossier City	69,551	298
Broussard	12,672	11
Covington	10,658	7
Crowley	12,779	42
De Ridder	10,083	13
Eunice	10,073	15
Gonzales	10,916	24
Gretna	17,965	32
Hammond	20,550	117
Houma	33,226	86
Kenner	67,556	153
Lafayette	127,592	378
Lake Charles	77,852	294
Mandeville	12,371	8
Minden	12,215	12
Monroe	48,291	171
Morgan City	11,066	4
New Orleans	396,374	2,994
Opelousas	16,262	54
Pineville	14,415	35
Ruston	22,274	8
Shreveport	190,808	811
Sulphur	20,250	50
Thibodaux	14,745	20
West Monroe	12,594	50
Youngsville	14,370	10
Zachary	17,884	27

<https://ucr.fbi.gov/crime-in-the-u.s/2017/crime-in-the-u.s.-2017/tables/table-8/table-8-state-pieces/table-8-offenses-known-to-law-enforcement-louisiana-by-city-2017.xls>

## APPENDIX 4 – ANNUAL COMBINED AVERAGE AUTO INSURANCE PREMIUM

<b>RANK</b>	<b>MOST EXPENSIVE</b>	<b>COMBINED AVERAGE PREMIUM</b>
1	Louisiana	1,496.11
2	New York	1,432.37
3	New Jersey	1,424.95
4	Michigan	1,407.57
5	Washington D.C.	1,380.55
6	Rhode Island	1,364.56
7	Florida	1,338.73
8	Delaware	1,259.11
9	Texas	1,194.30
10	Connecticut	1,193.05

<b>RANK</b>	<b>LEAST EXPENSIVE</b>	<b>COMBINED AVERAGE PREMIUM</b>
1	Idaho	711.18
2	Maine	734.06
3	Iowa	737.79
4	Wisconsin	767.38
5	North Dakota	773.53
6	Indiana	789.84
7	Vermont	790.37
8	South Dakota	807.37
9	Ohio	816.92
10	North Carolina	836.71

Source: *2015/2016 Auto Insurance Database Report*, National Association of Insurance Commissioners, 2018.  
[https://www.naic.org/prod\\_serv/AUT-PB-15.pdf](https://www.naic.org/prod_serv/AUT-PB-15.pdf)





LOUISIANA AUTOMOBILE THEFT AND INSURANCE FRAUD PREVENTION AUTHORITY  
LOUISIANA DEPARTMENT OF INSURANCE  
P. O. Box 94214  
BATON ROUGE, LOUISIANA 70804-9214  
(225) 342-9468

---