

# Anti-Fraud Plans

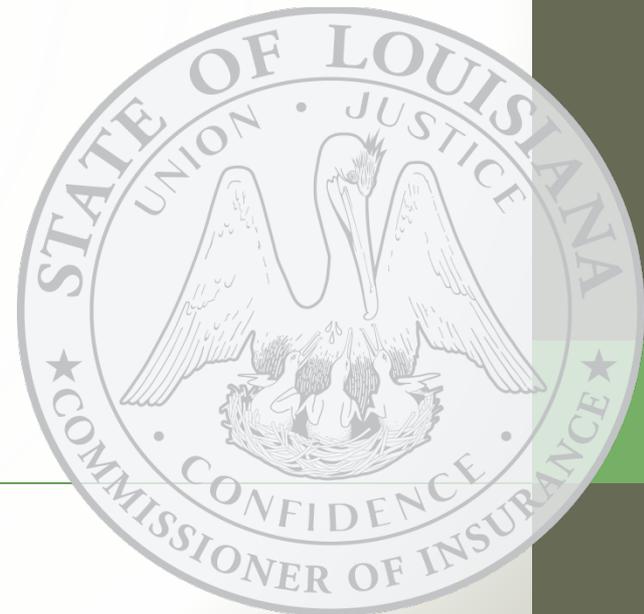
## And Other Fraud Issues

**Matt Stewart**  
Deputy Commissioner

**Mike Calamari**  
Assistant Director

**Division of Fraud-Louisiana Department of Insurance**

July 11, 2014





# Anti-Fraud Plan?

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- Fraud is not new and is not limited to the U.S.
- What is Insurance Fraud?
- Insurance Fraud is a National Problem!





# Anti-Fraud Plan?

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- How large a problem is Insurance Fraud in Louisiana?
- To whom does the problem of Insurance Fraud belong?
- Insurance Fraud is EVERYONE'S Problem!



# Anti-Fraud Filing Requirements

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- Why have Anti-fraud plans?
- Confidentiality: Plans and Supplemental Reports
- Penalties for not complying with La. R.S. 22:572.1





# Anti-Fraud Filing Requirements

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## LSA-R.S. 22:572.1 Insurance anti-fraud plan

- A. Each authorized insurer, **other than a "small company" as defined in R.S. 22:46**, and each health maintenance organization licensed to operate in this state shall prepare, implement, maintain, **and file with the commissioner** an insurance anti-fraud plan for **its** operations in this state.





# Anti-Fraud Filing Requirements

- B. The insurance anti-fraud plan **required by Subsection A of this Section** shall outline specific procedures, actions, and safeguards that include how the authorized insurer or health maintenance organization will **do each of the following**:
  - 1. Detect, investigate, and prevent all forms of insurance fraud, including fraud involving **its** employees or agents; fraud resulting from misrepresentations in the application, renewal, or rating of insurance policies; fraudulent claims; and **breach of** security of **its** data processing systems.





# Anti-Fraud Filing Requirements

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2. Educate employees on fraud detection and the **insurance** anti-fraud plan.
3. Provide for fraud investigations, whether through the use of internal fraud investigators or third-party contractors.
4. Report a suspected fraudulent insurance act, as defined by R.S. 22:1923(2), to the Department of Insurance as well as law enforcement and other regulatory authorities engaged in the investigation and prosecution of insurance fraud.
5. Pursue restitution for financial loss caused by insurance fraud.





# Anti-Fraud Filing Requirements

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- C. The commissioner shall review the insurance anti-fraud plan submitted **pursuant to Subsection A of this Section** to determine compliance with the requirements of this Section.
  
- D. The commissioner **may** investigate and examine the records and operations of authorized **insurers** and **health maintenance organizations** to determine if **they have** implemented and **complied** with the insurance anti-fraud plan.





# Anti-Fraud Filing Requirements

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- E. The commissioner **may** direct any modification to the insurance anti-fraud plan necessary to **comply** with the requirements of this Section, and the commissioner may require action to remedy substantial noncompliance with the insurance anti-fraud plan.





# Anti-Fraud Filing Requirements

- F. The insurance anti-fraud plan and any summary report shall be filed with the commissioner on or before April first of each calendar year. Either on a calendar year basis or **such** other interval **the commissioner** deems appropriate, the commissioner **may** require that each authorized insurer and each health maintenance organization file a summary report of any material change to the insurance anti-fraud plan, including the total number of claims and the number of claims referred to the commissioner as suspicious, and the commissioner **may prescribe** the format of the summary report.





# Anti-Fraud Filing Requirements

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- G. The insurance anti-fraud plan, **and any summary report required by this Section** are not public record and are exempt pursuant to R.S. 44:1 et seq., and specifically R.S. 44:4.1(B)(**11**), shall be and are hereby declared to be proprietary and confidential **business** records not subject to public examination or subpoena.





# Anti-Fraud Filing Requirements

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- **NOTE: THE STATUTE THEN AMENDS THE PUBLIC RECORDS LAW TO MAKE THE INFORMATION PROVIDED PURSUANT TO THIS STATUTE EXEMPT FROM THE PUBLIC RECORDS LAW!**





# Initial Plan Filing



## LOUISIANA DEPARTMENT OF INSURANCE

1-800-259-5300 Commissioner James J. Donelon

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Anti-Fraud Plan Year: \*

Click here if you are a workers' compensation insurer?  Yes  No

**Plan Type:**  
Initial

**File Date:**  
7/2/2014

**Anti-Fraud Plan Requirements Checklist**

	List Page Numbers
(1) Detect, investigate and prevent all forms of insurance fraud, including: a) Fraud involving the insurer's or health maintenance organization's employees or agents. b) Fraud resulting from misrepresentations in the application, renewal or rating of insurance policies. c) Fraudulent claims. d) Security of the insurer's or health maintenance organization's data processing systems.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(2) Educate appropriate employees on fraud detection and the insurer's or health maintenance organization's anti-fraud plan.	<input type="text"/>
(3) Provide for fraud investigations, whether through the use of internal fraud investigators or third-party contractors.	<input type="text"/>
(4) Report a suspected fraudulent insurance act as defined by R.S. 22: 1923(1) to the Louisiana Department of Insurance (LDI) as well as appropriate law enforcement and other regulatory authorities engaged in the investigation and prosecution of insurance fraud.	<input type="text"/>
(5) Pursue restitution for financial loss caused by insurance fraud when applicable, relevant and appropriate.	<input type="text"/>

**Attach Anti-Fraud Plan**

Document Type: Anti-Fraud Plan

Attachment:  No file chosen



# Supplemental Plan Filing

## (No Material Change)

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Anti-Fraud Plan Year: \*

Click here if you have a material change to your previously submitted plan?  Yes  No

Click here if you are a workers' compensation insurer?  Yes  No

**Plan Type:**  
Supplemental

**File Date:**  
7/2/2014

**Annual Statistics**

(1) Number of insurance claims processed in Louisiana last calendar year:

(2) Number of suspected fraud cases reported to LDI last calendar year:

Back Reset Form Submit Plan

“Anti-Fraud Plan Year” refers to the calendar year of the numbers you are reporting under Annual Statistics.



# Material Change



## LOUISIANA DEPARTMENT OF INSURANCE

1-800-259-5300 Commissioner James J. Donelon

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Anti-Fraud Plan Year: \*

Click here if you have a material change to your previously submitted plan?  Yes  No

Click here if you are a workers' compensation insurer?  Yes  No

**Plan Type:**  
Supplemental

**File Date:**  
7/2/2014

**Anti-Fraud Plan Requirements Checklist**

	List Page Numbers
(1) Detect, investigate and prevent all forms of insurance fraud, including: a) Fraud involving the insurer's or health maintenance organization's employees or agents. b) Fraud resulting from misrepresentations in the application, renewal or rating of insurance policies. c) Fraudulent claims. d) Security of the insurer's or health maintenance organization's data processing systems.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
(2) Educate appropriate employees on fraud detection and the insurer's or health maintenance organization's anti-fraud plan.	<input type="text"/>
(3) Provide for fraud investigations, whether through the use of internal fraud investigators or third-party contractors.	<input type="text"/>
(4) Report a suspected fraudulent insurance act as defined by R.S. 22: 1923(1) to the Louisiana Department of Insurance (LDI) as well as appropriate law enforcement and other regulatory authorities engaged in the investigation and prosecution of insurance fraud.	<input type="text"/>
(5) Pursue restitution for financial loss caused by insurance fraud when applicable, relevant and appropriate.	<input type="text"/>

**Annual Statistics**

(1) Number of insurance claims processed in Louisiana last calendar year:

(2) Number of suspected fraud cases reported to LDI last calendar year:

**Attach Anti-Fraud Plan Material Change**

Document Type: Anti-Fraud Plan Material Change

Attachment:  No file chosen



# Steps to Use Industry Access:

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1. Register for Industry Access
2. Request Module Access
3. Grant Module Access





# Creating a User ID

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Before you can log into the Industry Access Portal, you must first register your account with a valid email address.



To register for the Industry Access System, you must first go to the website of the Department of Insurance.

The screenshot shows the homepage of the Louisiana Department of Insurance. At the top, there is a banner with the department's name and a portrait of Commissioner James J. Donelon. Below the banner is a navigation menu with links for Home, Office Directory, Industry Access, Documents and Forms, Media, and Contact Us. A search bar is located to the right of the navigation menu. On the left side, there is a vertical menu with various service links such as 'Ask A Question/FAQs', 'Auto Theft and Fraud Prevention', and 'File an Insurance Complaint'. The main content area features an 'Email Alerts' sign-up box with the text 'Sign up for EMAIL ALERTS On insurance issues that matter to you'. Below this is a 'What's New' section with a list of recent bulletins and advisory letters. At the bottom, there are three columns of links categorized under 'Consumers', 'Producers & Adjusters', and 'Companies'.

**LOUISIANA DEPARTMENT OF INSURANCE**

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Ask A Question/FAQs  
Auto Theft and Fraud Prevention  
Bulletins, Directives & Regulations  
File an Insurance Complaint  
Insurance Law & Admin Procedure  
Louisiana Health Care Commission  
Medicare Assistance  
Property & Casualty Commission  
Public Records Request  
Rate Filings Search  
Report Insurance Fraud  
Submit Anti-Fraud Plan  
Top Twenty Lists (by Market Share)  
Useful Links

Email Alerts 2 of 6

Sign up for **EMAIL ALERTS**  
On insurance issues that matter to you

What's New Press Releases Events Requests For Proposals Publications

- Bulletin 2014-05: La. Acts 2014 Nos. 445, 453, & 718 of the 2014 Regular Legislative Session and Ancillary Matters
- Advisory Letter 2014-02: Eligibility For Certification as a Reinsurer - Qualified Jurisdictions
- Advisory Letter 2014-01: Effect of Act 283 of the 2013 Regular Session of the Louisiana Legislature on Health Insurance Issuers' Commission Schedules and Producer Compensation
- Bulletin 2014-04 Extension of Transitional Relief for Non-Grandfathered Coverage under the ACA for the 2015 Plan/Policy Year

**Consumers**

- Claim Your Citizens Rebate
- Compare Auto and Home Rates
- Consumer Advocacy
- Health Insurance
- Information for Seniors (SHIP)
- Life Policy Search
- Search for Agent for Service of Process
- Search for Companies
- Search for Producers and Adjusters

More...

**Producers & Adjusters**

- Surplus Lines Revised Information
- Applying for a License
- Continuing Education Information
- Renew Your License
- Fingerprinting Requirements
- Verify Producer/Adjuster License Status
- Annuity Training Requirements
- Producer/Adjuster Portal Log-in
- View and Print License Certificate
- Change of Address

More...

**Companies**

- Catastrophe Model Interrogatories
- Bulletins, Directives & Regulations
- Complaint Rate/Form Tracking (CRAFT)
- Tax
- P & C Rate and Form Filing
- Product Filing Requirements
- Financial Examinations
- Market Conduct
- 2014 Financial Filing Instructions
- Search for Certificate of Insurance

More...

The URL for this site is: [www.lidi.la.gov](http://www.lidi.la.gov)

To Log In: Select the “Industry Access” link in the upper part of the screen.

**LOUISIANA DEPARTMENT OF INSURANCE**

1-800-259-5300 [twitter](#) [facebook](#) Commissioner James J. Donelon

Home Office Directory **Industry Access** Documents and Forms Media Contact Us Search

Ask A Question/FAQs  
Auto Theft and Fraud Prevention  
Bulletins, Directives & Regulations  
File an Insurance Complaint  
Insurance Law & Admin Procedure  
Louisiana Health Care Commission  
Medicare Assistance  
Property & Casualty Commission  
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- Search for Certificate of Insurance

More...



# Login Screen

Login

## Login [Learn more](#)

Please enter your email address and password, and then click the 'Login' button to enter the Industry Access Portal.

Email:

Password:

[Forgot Your Password?](#)

[Log in](#)

## New to Industry Access?

Please click here to sign up

[Register](#)

[What is Industry Access?](#)

 [Watch webinars on using the Industry Access Portal](#)

## Account Administrator Search

To search for a licensee, begin typing into the search bar. The search bar will automatically fill in possible results for your search. You can perform a search by typing the licensee's name, NAIC ID, NPN, or License Number. If you are searching for an individual, please begin by typing the last name, a comma and then the first name. Click the desired licensee once it appears to view the Industry Access Account Administrator (IAAA). The IAAA is responsible for approving requests for module access.

**Search for Licensee:**

**Browser Compatibility Notice:** In order to provide the highest level of functionality, the LDI currently supports only Internet Explorer 8 and newer versions, in the default configuration. Other Internet browsers may function, but are not supported.

Since we are registering a new account, at this screen choose the “**Register**” option in “New to Industry Access” box.



# Sign-up Screen

**Sign Up** [Learn More](#)

Please completely fill out the form to request access to the Industry Access System.

**Full Name**

First Name: \*

Middle Name:

Last Name: \*

**Mailing Address**

Address1: \*

Address2:

City: \*

State: \*

Zip Code: \*

**Contact Information**

Phone Number: \*

Email: \*

Confirm Email: \*

Enter your personal information for the “profile” of your account.

All fields marked with a **asterisk (\*)** are required and must be filled out.

**Create Password**

Password:  \*

Verify Password:  \*

**Password Security Question**

Note: Security question answers are case-sensitive.

Security Question:  ▼ \*

Security Question Answer:  \*

Verify Security Answer:  \*



Passwords must have at least six (6) characters in any combination of alpha or numeric characters.

After completion of the required data click the “Register” button.

The screenshot shows the top banner of the Louisiana Department of Insurance Industry Access Portal. The banner features the state seal, the text "LOUISIANA DEPARTMENT OF INSURANCE" in gold, "Industry Access Portal" in white, the phone number "1-800-259-5300", social media icons for Facebook and Twitter, and a portrait of Commissioner James J. Donelon. A "Help Manual" button is located in the top right corner of the page content area.

Login

### Sign Up Submitted

Your sign up request for the Louisiana Department of Insurance Industry Access Portal has been submitted. You should receive an email shortly with a link to verify your email address. Once your email address is verified, you may [log in](#).

You should receive a verification email within minutes to the email address which you used to register. This email will contain a web link. Click on the link or cut and paste the link into your internet browser. This will verify your registration. You may now click the “[log in](#)” link to access the Login screen and log into Industry Access.



# Requesting Module Access

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Now that you have registered for the Industry Access System, you may request Industry Access Account Administrator status, or request access to modules for licensees. Before you can perform these actions, you must first associate your account with a licensee.



# Login Screen

Login

## Login [Learn more](#)

Please enter your email address and password, and then click the 'Login' button to enter the Industry Access Portal.

Email: \*

Password: \*

[Forgot Your Password?](#)

[Log in](#)

## New to Industry Access?

Please click here to sign up.

[Register](#)

[What is Industry Access?](#)

 [Watch webinars on using the Industry Access Portal](#)

## Account Administrator Search

To search for a licensee, begin typing into the search bar. The search bar will automatically fill in possible results for your search. You can perform a search by typing the licensee's name, NAIC ID, NPN, or License Number. If you are searching for an individual, please begin by typing the last name, a comma and then the first name. Click the desired licensee once it appears to view the Industry Access Account Administrator (IAAA). The IAAA is responsible for approving requests for module access.

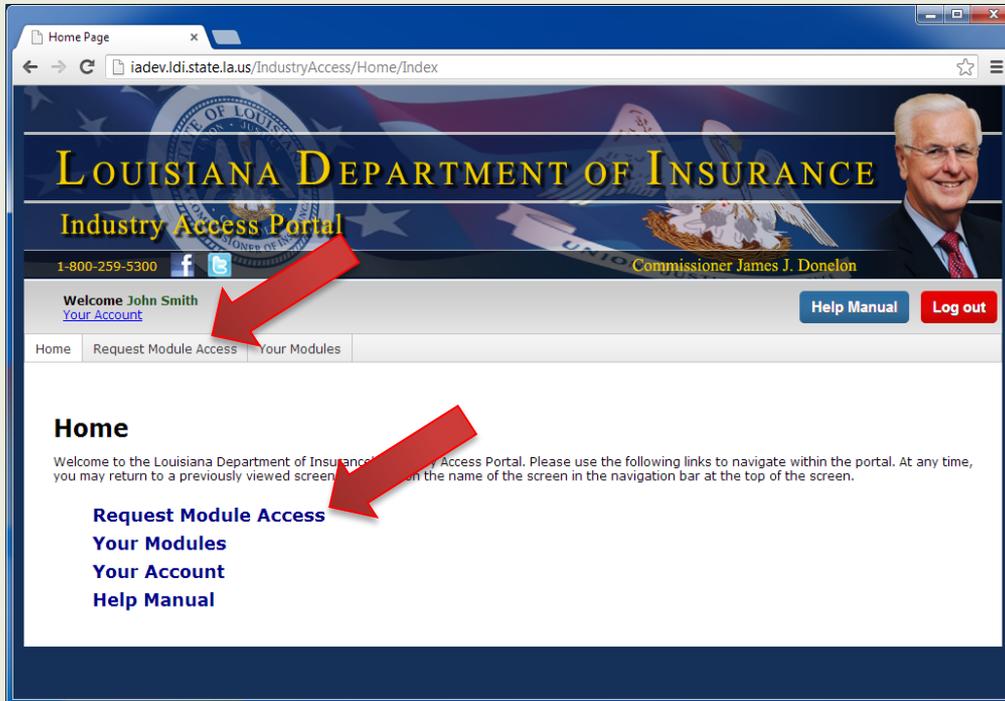
**Search for Licensee:**

**Browser Compatibility Notice:** In order to provide the highest level of functionality, the LDI currently supports only Internet Explorer 8 and newer versions, in the default configuration. Other Internet browsers may function, but are not supported.

To log into the Industry Access Portal, enter the email address and password which you used to register. Then click the “[Log in](#)” button to open the Industry Access Home screen.



# Home Screen



To access the Request Module Access screen, click the link on the Home screen or in the top navigation bar.



# Request Access Search

To search for a licensee, begin typing into the search bar. The search bar will automatically fill in possible results for your search. You can perform a search by typing the licensee's name, NAIC ID, NPN, or License Number. Click the desired licensee once it appears to select it.

The screenshot shows the 'Request Module Access' page on the Louisiana Department of Insurance website. The page header includes the department name, 'Industry Access Portal', and Commissioner James J. Donelon's name. A navigation bar shows 'Home', 'Request Module Access', and 'Your Modules'. The main content area is titled 'Request Module Access' and contains instructions for searching for a licensee. Below the instructions is a search bar with the text 'this is a test' and an 'Add' button. A dropdown menu is open, showing two options: 'This is a Test Company' (which is highlighted) and 'This is a Test Company Two'. A red arrow points to the 'This is a Test Company' option. Below the dropdown is a table with columns for 'Name', 'NAIC', 'NPN', and 'Status', and a 'No items to display' message.

The selected licensee will populate the search field. Now click the “Add” button to add it to the Related Licensees grid. You may now request Administrator status or access to modules for that licensee.



# Request Industry Access Account Administrator Status

To begin your request, click the “View” link in the Related Licensees grid.

The screenshot shows the Louisiana Department of Insurance Industry Access Portal. The page title is "Request Module Access" and the URL is "ia.dev.lidi.state.la.us/IndustryAccess/RequestModuleAccess/Index". The header features the Louisiana Department of Insurance logo and the name of Commissioner James J. Donelon. The user is logged in as John Smith, with a "Log out" button. The main content area is titled "Request Module Access" and includes instructions on how to select a licensee. Below the instructions is a "Related Licensees for: John Smith" section with a search box and an "Add" button. A table lists one licensee: "This is a Test Company" with NAIC Id "9999999" and Status "Active". A red arrow points to the "View" link in the first column of the table. The page footer shows "1 - 1 of 1 items".

**Request Module Access**

Select a Licensee using the 'View' link to the left of each Licensee Name. If you do not see a Licensee listed, you can search for the Licensee by Name, NAIC number, National Producer Number or License number in the search box and click 'Add' to associate your account with the Licensee. To request access to a module, select the module(s) and click 'Next'. Confirm and Submit your selection(s) in the next step. To request Administrative Access, click 'Submit Request' or 'Replace Current Administrator'. **Fields marked with a red asterisk are required and must be filled out.**

**Related Licensees for: John Smith**

Search for Licensee:  **Add**

	Licensee	NAIC Id	Status
<a href="#">View</a>	This is a Test Company	9999999	Active

1 - 1 of 1 items

Related Licensees for: John Smith

Search for Licensee to add... [Add](#)

	Licensee	NAIC Id	Status
<a href="#">View</a>	This is a Test Company	9999999	Active

1 - 1 of 1 items

**Administrator Information**

Module Access Requests are not allowed until an Administrator has been assigned to This is a Test Company. At this time, you may request Administrative Access by clicking the Submit Request button.

[Submit Request](#)

The screen will display the current IAAA information for that licensee. If the licensee does not have an Industry Access Account Administrator, you will have the option to request to become the IAAA. Click the “Submit Request” button. You will receive an email confirming that your request.

**Note:** It will typically take up to 24 hours for an administrator at the Louisiana Department of Insurance to grant or deny your request. You will receive an email notification once he or she has acted on your request.



# Request Access to a Module

**Related Licensees for: John Smith**

Search for Licensee to add... [Add](#)

Licensee	NAIC Id	Status
<a href="#">View</a> This is a Test Company	9999999	Active

1 - 1 of 1 items

**Administrator Information**

Industry Access Administrator: John Smith  
Licensee Name: **This is a Test Company**  
Email: ssmith@tri-core.net  
Phone Number: (123) 456-7890  
**Administrator Request is Pending**

**Request Module Access**

**Step 1 of 2: Choose Your Modules**

Module Name
<input type="checkbox"/> CRAFT Complaints
<input type="checkbox"/> CRAFT Form Filing Test
<input type="checkbox"/> CRAFT Rate Filing
<input type="checkbox"/> POIDRS
<input type="checkbox"/> Premium Tax Filings
<input type="checkbox"/> Producer Tax Filing
<input checked="" type="checkbox"/> Producer/Adjuster Portal

[Next](#)

**Current and Pending Module Access**

Module Name	Status	Effective Date
-------------	--------	----------------

No items to display

While your IAAA request is pending, you will have the option to request access to modules. If/when your IAAA request is approved, you will automatically be granted access to the requested modules.

Request Module Access

iadev.lidi.state.la.us/IndustryAccess/RequestModuleAccess/Index

## Request Module Access

Select a Licensee using the 'View' link to the left of each Licensee Name. If you do not see a Licensee listed, you can search for the Licensee by Name, NAIC number, National Producer Number or License number in the search box and click 'Add' to associate your account with the Licensee. To request access to a module, select the module(s) and click 'Next'. Confirm and Submit your selection(s) in the next step. To request Administrative Access, click 'Submit Request' or 'Replace Current Administrator'. **Fields marked with a red asterisk are required and must be filled out.**

**Related Licensees for: John Smith**

Search for Licensee to add... **Add**

	Licensee	NAIC Id	Status
<a href="#">View</a>	This is a Test Company	9999999	Active

1 - 1 of 1 items

**Administrator Information**

Industry Access Administrator: Serge Smith  
Licensee Name: **This is a Test Company**  
Email: ssmith1@ldi.la.gov  
Phone Number: (123) 456-7890

**Request Module Access**

**Step 1 of 2: Choose Your Modules**

Module Name
<input type="checkbox"/> 1076 Tax Form
<input type="checkbox"/> Anti-Fraud Plan
<input type="checkbox"/> Catastrophic Adjuster Registration
<input checked="" type="checkbox"/> Company Contacts
<input type="checkbox"/> Consumer Assistance Program
<input type="checkbox"/> CRAFT Complaints
<input type="checkbox"/> CRAFT Form Filing Test

**Next**

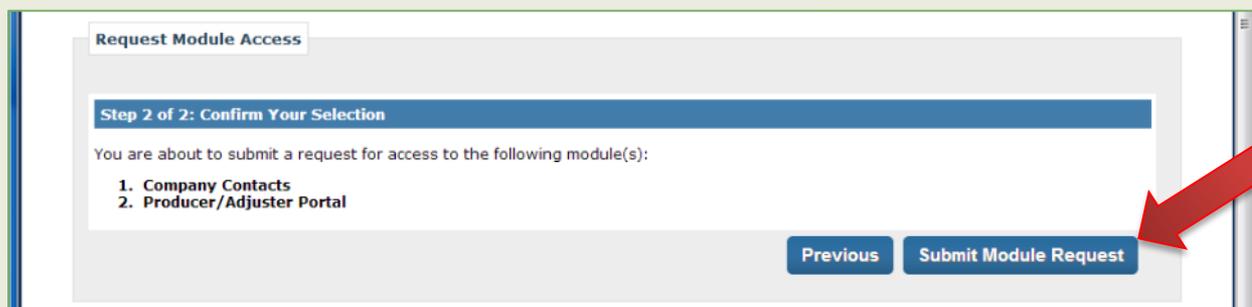
**Current and Pending Module Access**

Module Name	Status	Effective Date
No items to display		

The modules available for the selected licensee will be displayed in the Request Module Access wizard. Click the checkbox for the module(s) to which you would like to request access, and then click the "Next" button.



You will be prompted to verify your request. If you would like to complete the request, click the “Submit Module Request” button.



Request Module Access

Step 2 of 2: Confirm Your Selection

You are about to submit a request for access to the following module(s):

1. Company Contacts
2. Producer/Adjuster Portal

Previous Submit Module Request

Your request has now been submitted and will appear in Current and Pending Module Access grid at the bottom of this page. The system will generate an email to the IAAA, and you will receive an email notification once the IAAA has acted on your request.

**Note:** It is the responsibility of the IAAA to grant approval to modules. The Louisiana Department of Insurance does not grant this approval.

You will be prompted to verify your request. If you would like to complete the request, click the “Submit Module Request” button.



Request Module Access

Step 2 of 2: Confirm Your Selection

You are about to submit a request for access to the following module(s):

1. Company Contacts
2. Producer/Adjuster Portal

Previous Submit Module Request

Your request has now been submitted and will appear in Current and Pending Module Access grid at the bottom of this page. The system will generate an email to the IAAA, and you will receive an email notification once the IAAA has acted on your request.

**Note:** It is the responsibility of the IAAA to grant approval to modules. The Louisiana Department of Insurance does not grant this approval.



# Granting Module Permission Users

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(For IAAA Only)

Anytime a user requests permission for individual modules, the IAAA will receive an email notifying them of this request. That message includes the name of the individual making the request.

If you request access to modules for a licensee for which you are the IAAA, your requests will be automatically granted.

There are two screens on which you can grant module access: the Grand Module Access screen and the Permissions by Module screen.



# Grant Module Access

**LOUISIANA DEPARTMENT OF INSURANCE**  
Industry Access Portal

1-800-259-5300 Commissioner James J. Donelon

Welcome Wendi LDI  
[Your Account](#) [Help Manual](#) [Log out](#)

Home Request Module Access Your Modules Grant Module Access

### Grant Module Access

The grid below shows pending module requests submitted by users that you manage. Click 'Grant' or 'Deny' in the grid to grant or deny permission to a module for each user. Click 'View' to the left of each user to view their contact information at the bottom of the screen.

**Pending Module Access Requests**

	User Name	Licensee	Module Name	Action
<a href="#">View</a>	Serge Smith	This is a Test Company Two	CRAFT Form Filing Test	<a href="#">Grant</a> <a href="#">Deny</a>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	CRAFT Rate Filing	<a href="#">Grant</a> <a href="#">Deny</a>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	POIDRS	<a href="#">Grant</a> <a href="#">Deny</a>

The Grant Module Access screen displays all pending requests for module access. You can approve or deny these requests by clicking the appropriate button in the “Action” column of the grid. When you click “Grant” or “Deny,” an email notification is sent to the requesting user.



# Permissions by Module

**Permissions by Module**

The grid below shows all module requests submitted by users that you manage. Click 'Grant' or 'Deny' in the grid to grant or deny permission to a module for each user. Click 'View' to the left of each user to view their contact information at the bottom of the screen.

**Current and Requests:**

	User Name	Licensee	Module Name	Status	Action
<a href="#">View</a>	Wendi LDI	This is a Test Company Two	Premium Tax Filings	Active	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Wendi Hotmail	This is a Test Company Two	POIDRS	Active	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	CRAFT Form Filing Test	Denied	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	CRAFT Rate Filing	Denied	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	POIDRS	Pending	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	Premium Tax Filings	Pending	<input type="button" value="Grant"/> <input type="button" value="Deny"/>
<a href="#">View</a>	Serge Smith	This is a Test Company Two	Producer Tax Filing	Pending	<input type="button" value="Grant"/> <input type="button" value="Deny"/>

The Permissions by Module screen displays all granted, denied, and pending module access requests. You can approve or deny these requests by clicking the appropriate button in the “Action” column of the grid. When you click “Grant” or “Deny,” an email notification is sent to the requesting user.



## Quick Facts about Industry Access

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Closing the window while logged into Industry Access will activate a system prompt.

If an IAAA requests access to a module and then clicks the save button, the request is automatically granted.

The options to Request Access and Grant Permission are on the home screen.

You can change your email address on the User Profile screen.

## Login [Learn more](#)

Please enter your email address and password, and then click the 'Login' button to enter the Industry Access Portal.

Email:

Password:

[Forgot Your Password?](#)

**Log in**

## New to Industry Access?

Please click here to sign up.

**Register**

[What is Industry Access?](#)



[Watch webinars on using the Industry Access Portal](#)

## Account Administrator Search

To search for a licensee, begin typing into the search bar. The search bar will automatically fill in possible results for your search. You can perform a search by typing the licensee's name, NAIC ID, NPN, or License Number. If you are searching for an individual, please begin by typing the last name, a comma and then the first name. Click the desired licensee once it appears to view the Industry Access Account Administrator (IAAA). The IAAA is responsible for approving requests for module access.

**Search for Licensee:**

**Browser Compatibility Notice:** In order to provide the highest level of functionality, the LDI currently supports only Internet Explorer 8 and newer versions, in the default configuration. Other Internet browsers may function, but are not supported.

The Login Screen has a new Account Administrator Search option. Even users without an account can use this search to locate an IAAA.



# Anti-Fraud Plan Filing

**Home** [Learn More](#)

Welcome to the Louisiana Department of Insurance's Industry Access Portal. Please use the following links to navigate within the portal. At any time, you may return to a previously viewed screen by clicking on the name of the screen in the navigation bar at the top of the screen.

- Request Module Access**
- Your Modules**
- Your Account**
- Help Manual**



Once you have access to the Anti-Fraud Plan module, click the “Your Modules” option on the Industry Access Home screen.

Licensee: **This is a Test Company Two**  
IA Administrator: N/A  
Administrator Email: N/A  
Administrator Phone: N/A

Module(s):

<b>1076 Tax Form</b>	<b>Anti-Fraud Plan</b>
<b>Catastrophic Adjuster Registration</b>	<b>Catastrophic Loss</b>
<b>Consumer Assistance Program</b>	<b>CRAFT Complaints</b>
<b>CRAFT Form Filing</b>	<b>CRAFT Rate Filing</b>
<b>Licensee Contacts</b>	<b>POIDRS</b>
<b>Premium Tax Filings</b>	



The Modules screen lists all modules that you have access to. Click the “Anti-Fraud Plan Filing” module for the company or companies to which you are associated. You will receive an email acknowledgement once you have successfully submitted the anti-fraud plan.



# New Fraud Laws

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SB247 -- Signed by the Governor - Act 116  
Provides with respect to insurance fraud. (8/1/14)

SB281 -- Signed by the Governor - Act 121  
Provides with respect to insurance anti-fraud plans.  
(8/1/14)





# Impersonators/Runners

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## SB247 -- ACT No. 116

Enacts LA. R.S. 22:1923(2)(k),(l), and (m)

Adds 3 Definitions to "Fraudulent insurance act" shall include but not be limited to acts or omissions committed by any person who, knowingly and with intent to defraud:





# LA. R.S. 22:1923(2)(k)

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- ***Impersonates*** an insurance company, or a representative of an insurance company, ***without the authorization or consent*** of the insurance company for the purpose of executing a scheme or artifice to ***defraud a person***.





# LA. R.S. 22:1923(2)(I)

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- **Impersonates** another person or entity, whether real or fictitious, and **purports himself** to have the authority to direct healthcare treatment for the purpose of executing a scheme or artifice to **defraud a person**.





# LA. R.S. 22:1923(2)(m)

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- **Receives money or any other thing of value from any person, firm, or entity as a means of compensation for the acts of solicitation or criminal conspiracy done for the purpose of executing a scheme or artifice to defraud a person.**



# Helpful Definition for LA. R.S. 22:1923(2)(k), (l), and (m)

## “Person” Defined in LA. R.S. 22:46(12)

- Any individual, company, insurer, association, organization, reciprocal or inter-insurance exchange, partnership, business, trust, limited liability company or corporation.



# LOUISIANA DEPARTMENT OF INSURANCE DIVISION OF FRAUD

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Reports: [www.lds.la.gov/Legal\\_Services/Fraud/index.html](http://www.lds.la.gov/Legal_Services/Fraud/index.html)

Matt Stewart, Deputy Commissioner  
Mike Calamari, Assistant Director

July 11, 2014

