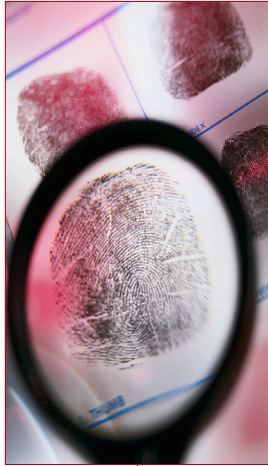


# **INSURANCE FRAUD IS NOT WORTH IT... KNOW THE FACTS.**

Claims handlers in Louisiana are trained specifically on how to weed out fraud while still providing excellent customer service - you won't even know they suspect you. However, a criminal investigation may be opened and your case turned over to the police and district attorney for prosecution.



LATIFPA, along with other programs in Louisiana, specializes in giving law enforcement and prosecutors the tools they need to discover and prosecute fraud to the fullest extent of the law.

Insurance companies are turning to advanced computer tools which spot the patterns that fraud leaves behind. Fraud is getting easier and easier to discover and prosecute. If you are caught, your claim will be denied, you may face a felony conviction and may not be able to get insurance coverage for you or your family when you need it the most.

# **LATIFPA**

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Louisiana Department of Insurance

This public document is published at a total cost of \$1,284.57. 10,000 copies of this public document were published in this first printing at a cost of \$1,000. The total cost of all printings of this document including reprints is \$1,284.57. This document was published by Champion Graphics, 10848 Airline Highway Baton Rouge, LA 70816 to raise awareness about insurance fraud and its consequences under authority of La. R.S. 22:2134. This material was printed in accordance with 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.

**EVERY  
CRIME  
LEAVES A  
TRACE  
SO DOES  
INSURANCE  
FRAUD**

**Louisiana Department of Insurance**  
Louisiana Automobile Theft and Insurance  
Fraud Prevention Authority

## WHAT IS INSURANCE FRAUD?

Insurance fraud is the willful abuse of an insurance policy for some kind of financial gain. In most states, including Louisiana, it is considered a felony. When convicted, insurance fraud carries penalties which can include fines, restitution, community service, parole and jail time. Even if the penalties do not include all of the above, insurance fraud is a felony conviction which will affect your ability to secure work and your standing in your community.



## IT'S A CRIME.

Many Louisiana residents aren't aware that insurance fraud - especially soft fraud - is a crime. Many more think it is "victimless." No matter what you might think, insurance fraud in all its forms hurts Louisiana as a whole. It creates higher premiums, causes authorities to spend more time investigating legitimate claims and prevents support from reaching those who truly need it.

## INSURANCE FRAUD DIFFERENT TYPES... ALL FELONIES.

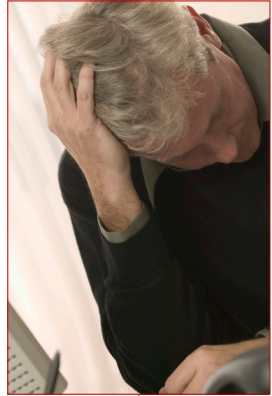
There are two kinds of fraud - 'hard' and 'soft'. Hard fraud is a dedicated criminal effort to defraud insurance companies by staging accidents, committing arson, or otherwise going through a lot of planning to intentionally commit a crime. While definitely out there, this kind of fraud is surprisingly rare when you compare it to 'soft' fraud, such as claiming a little more damage on an accident report.

Although many people think soft fraud isn't that bad, the truth is that soft fraud is just as criminal as hard fraud. It carries the same stiff penalties as a felony conviction and is just as detectable as hard fraud due to investigators in Louisiana cracking down on insurance fraud.



## SURE, IT'S WRONG. BUT WHO AM I REALLY HURTING?

Insurance fraud hurts everyone. Insurance is a vital safeguard in our society, and a contract founded on trust. When homes are destroyed, serious illness encountered or accidents happen in the workplace, we



trust insurance companies to be there for us. Insurance fraud undermines that trust and hurts those legitimately insured most of all.

## STILL NOT CONVINCED?

In 2008, the National Association of Mutual Insurance Companies estimated that insurance fraud costs every family in the United States about \$950 a year. That comes out to approximately \$80 billion a year nationally.

**Fraud is costing us all. The only answer is to stop it where it starts, WITH YOU.**

