

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 agencies, specializes in giving law enforcement and prosecutors the tools they need to uncover and prosecute fraud to the fullest extent of the law.

Insurance companies are turning to advanced computer tools which spot patterns of fraud. If you are caught, your claim will be denied, you may be charged with a felony and may not be able to get insurance coverage for you or your family when you need it.

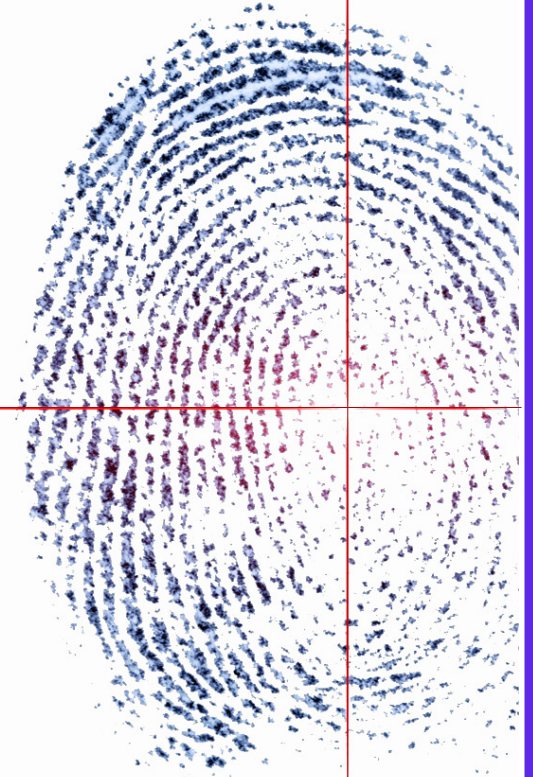
LATIFPA

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INSURANCE FRAUD



JUST DON'T DO IT!

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. Insurance fraud is a felony that carries penalties which include fines, restitution, community service and jail time.



IT'S A CRIME.

Many aren't aware that insurance fraud is a crime. Some think it is "victimless," but insurance fraud hurts Louisiana citizens. It causes higher premiums, causes authorities to spend more time investigating legitimate claims and prevents support from reaching those who truly need it.

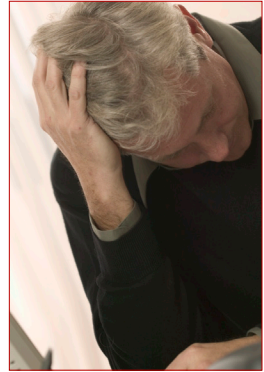
INSURANCE FRAUD DIFFERENT TYPES... ALL FELONIES.

There are two kinds of insurance fraud - 'hard' and 'soft'. Hard fraud is a dedicated criminal effort to defraud insurance companies by staging accidents, committing arson, or otherwise planning to intentionally commit a crime. This type of fraud is less common than soft fraud. Soft fraud includes things such as inflating damage claims to cover the deductible and submitting inaccurate information to insurers. Soft fraud is just as bad as hard fraud and it carries the same stiff penalties.



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

Insurance fraud hurts everyone. Insurance is a vital safeguard and a contract founded on trust. When homes are destroyed, serious illness encountered or accidents happen, we trust our insurance companies to be there for us. Insurance fraud undermines that trust and hurts those that are legitimately insured.



STILL NOT CONVINCED?

According to the FBI, the cost of insurance fraud (non-health related) is estimated to exceed \$40 billion per year. That equals an average cost of \$400 - \$700 a year in increased premiums per family.

**Insurance fraud
costs us all.**

Just Don't Do It!