

LOUISIANA AUTOMOBILE THEFT & INSURANCE FRAUD PREVENTION AUTHORITY

Report to the Legislature

July 1, 2013-June 30, 2014



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

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LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER



February 27, 2015

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, 2013 through June 30, 2014 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 9,160 stolen vehicles in calendar year 2013. This represents a 16.4 percent increase from 2012. Nationally, Louisiana ranks 24th in vehicle thefts per capita and 24th in total vehicle thefts. LATIFPA largely attributes the increase in reported auto thefts to an increase in the number of agencies reporting data. In calendar year 2013, a net additional 23 agencies reported data which did not report in 2012.

Despite the uptick in reported auto thefts statewide, LATIFPA has demonstrated 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 awareness and multi-agency cooperation.

The Vehicle Investigation Prevention Enforcement Response (VIPER) Program, a bait car program, has resulted in 240 arrests since the program's inception. During FY 2013-2014, bait vehicles were deployed a total of 11,359 hours, resulting in 26 activations and 46 adult arrests.

The License Plate Recognition (LPR) Program resulted in 80 arrests, recovery of 41 stolen license plates and 87 stolen vehicles worth an estimated value of \$552,887.

LATIFPA Education and Outreach Programs were presented to 1,232 students and 1,605 adult individuals in civic and professional organizations throughout the state.

LATIFPA's strategic marketing campaign utilized print, radio, television and billboard advertising to increase 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

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Louisiana Automobile Theft & Insurance Fraud Prevention Authority

Annual Report to the Legislature, 2013-2014

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 purpose 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 2012 were Ford, Chevrolet and Dodge Pickups. 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 9,160 reported motor vehicle thefts in 2013, which ranks 24th in the nation for auto thefts per capita with an average of 198 auto thefts per 100,000 people. A full breakdown of the state-by-state averages can be found here: <http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2012/crime-in-the-u.s.-2012/tables/5tabledatadecpdf>

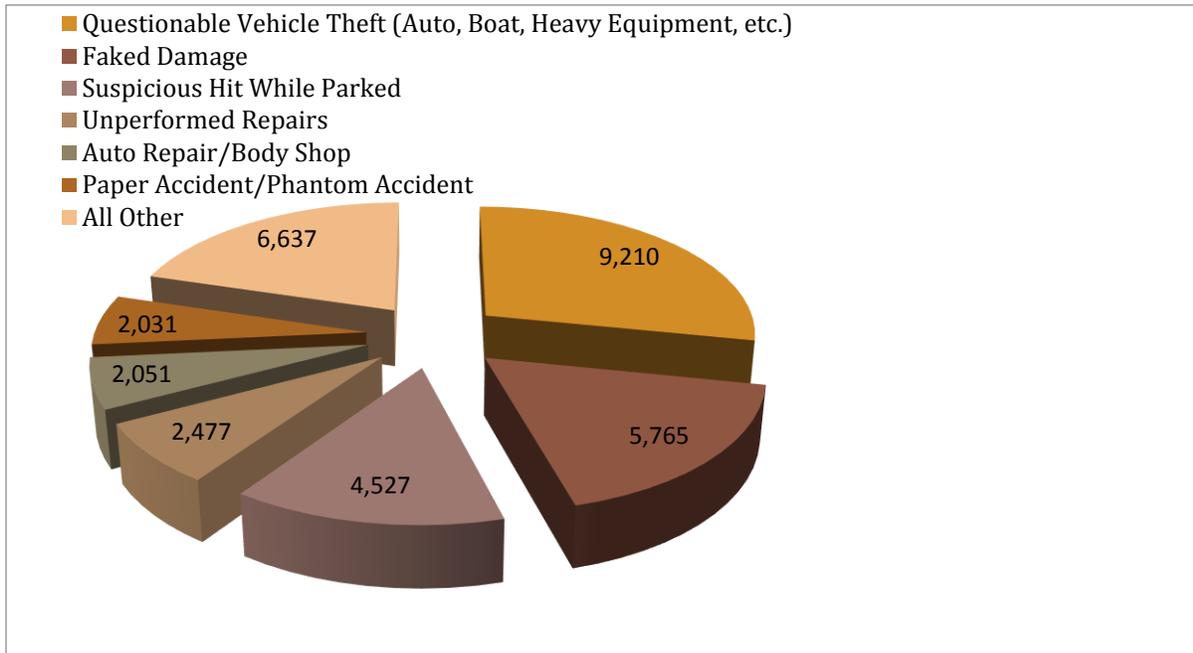
INSURANCE FRAUD

Insurance fraud is responsible for as much as ten 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 2012, the average annual Louisiana automobile combined premium of \$1,275.10 was the third highest in the nation. The national average was \$927.58.

Source: *2011/2012 Auto Insurance Database Report*, National Association of Insurance Commissioners, 2014. http://www.naic.org/documents/prod_serv_statistical_aut_pb.pdf

As the below chart demonstrates, insurers receive a variety of questionable claims every year.

2013 Questionable Claims Report



<https://www.nicb.org/newsroom/news-releases/third-quarter-2013-questionable-claims>

INITIATIVES

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority 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 Louisiana Automobile Theft and Insurance Fraud Prevention Authority's education initiative in Fiscal Year 2013-2014 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 Louisiana Automobile Theft and Insurance Fraud Prevention Authority also conducted a statewide public awareness campaign which included print, radio, television and billboard advertising.

During this reporting period, the Louisiana Automobile Theft and Insurance Fraud Prevention Authority 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 Louisiana Automobile Theft and Insurance Fraud Prevention Authority began supporting local law enforcement agencies in 2006 when it introduced the Vehicle Investigation Prevention Enforcement Response 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 Louisiana Automobile Theft and Insurance Fraud Prevention Authority 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 240 arrests have been made. During Fiscal Year 2013-2014, bait vehicles were deployed a total of 11,359 hours, resulting in 26 activations and 46 adult arrests.

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 and ranked according to certain criteria including city populations of 50,000 or more.

During Fiscal Year 2013-2014, license plate readers were operational in Baton Rouge, New Orleans, Calcasieu, Lake Charles and Kenner. The use of license plate readers in these locations resulted in 1,711,138 reads, 80 arrests, the recovery of 87 stolen vehicles and 41 stolen license plates valued at \$552,887.

Expenditures for the License Plate Recognition Program were \$17,374.

EDUCATION AND OUTREACH

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority 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 575 middle school students in Lake Charles and Baton Rouge and 657 high school students in St. Martin Parish. The vehicle theft and insurance fraud prevention presentations were made to 1,605 individuals in various civic, business and professional organizations in New Orleans, Baton Rouge and Jefferson Parish.

The Louisiana Automobile Theft and Insurance Fraud Prevention Authority encourages groups to request this program through its presence as an exhibitor at expos, fairs and conferences. Through these events during Fiscal Year 2013-2014, Louisiana Automobile Theft and Insurance Fraud Prevention Authority reached nearly 9,000 people.

Since the inception of this program, outreach on vehicle theft and prevention and insurance fraud prevention has been delivered to nearly 55,000 individuals.

LATIFPA RELATED ACTIVITIES THREE-YEAR HISTORY

	<i>Fiscal Year 2013-2014</i>	<i>Fiscal Year 2012-2013</i>	<i>Fiscal Year 2011-2012</i>
VIPER (Bait Vehicle) Program			
Hours Deployed	11,359	12,946	14,087
Adult Arrests	46	40	17
Activations	26	34	29
Expenditures	\$0	\$1,000	\$8,000
License Plate Recognition Program			
Reads	1,711,138	1,746,535	2,299,116
Stolen Vehicles Recovered	87	131	44
Stolen License Plates Recovered	41	53	43
Arrests	80	71	53
Value of Recoveries	\$552,887	\$539,850	\$497,117
Expenditures	\$17,374	\$49,933	\$17,000
Education Program			
Middle School Students	575	1,175	1,448
High School Students	657	587	583
Civic Organization Attendees*	1,605	738	6,765*
Expo, Fair and Conference Attendees*	8,940	10,925	*
TOTAL ATTENDEES	11,777	13,425	8,786
*Reported in aggregate in prior years.			

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 billboard 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 Louisiana Automobile Theft and Insurance Fraud Prevention Authority's Board of Directors conducted four public meetings during this fiscal year: September 11, 2013, December 11, 2013, March 12, 2014 and June 11, 2014. Two meetings of the Louisiana Automobile Theft and Insurance Fraud Prevention Authority Steering Committee on Equipment Purchases were held: March 20, 2014 and May 14, 2014. 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 2013-2014, there was a statutory dedicated fund balance of \$885.57. Revenue collections from grants and donations totaled \$36,750.00. 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 \$197.00. Total funds for this period were \$224,832.57.

EXPENDITURES

Expenditures from July 1, 2013, through June 30, 2014, from the fund totaled \$195,745.00. The ending fund balance for this period was \$29,087.61. At the beginning of the reporting period, there was a balance of \$188,174.00 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. Willard Hamilton*

Department of the Treasury
(Designee of the Treasurer)
**Mr. Donnie Ladatto, Jr. replaced Mr. Hamilton as
Designee of the Treasurer on September 29, 2014*

Lieutenant Jeff Watts

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. Thomas McCormick, Esq.

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

Mr. Cleve Franklin

Senior Special Investigator, GEICO Louisiana SIU
(Appointed by the Commissioner of Insurance)

Mr. Richard J. Hagey

SIU Manager SCLA, 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. Terrance Apple*

Insurance Fraud Investigator, Department of Justice
(Appointed by the Attorney General)
** Mr. Jeremy Gathe replaced Mr. Apple as an
Appointee of the Attorney General on January 12,
2015*

STAFF

Mr. Jeffrey Zewe, Director

Louisiana Auto Theft and Insurance Fraud
Prevention Authority
Department of Insurance

Mr. Kevin Smith, 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 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

Worley Companies

APPENDIX 1 – 2012 MOST STOLEN VEHICLES IN LOUISIANA

Rank	Make/Model	Year
1	Ford Pickup (Full Size)	2006
2	Chevrolet Pickup (Full Size)	2003
3	Dodge Pickup (Full Size)	2005
4	Honda Accord	2008
5	Toyota Camry	2007
6	Chevrolet Impala	2007
7	Nissan Altima	2008
8	Toyota Corolla	2010
9	Pontiac Grand Prix	2004
10	Ford Explorer	2002

[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

2012 AUTO THEFT RANK BY STATE				2013 AUTO THEFT RANK BY STATE			
RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN	RANK	STATE/TERRITORY	THEFT RATE	TOTAL STOLEN
1	Washington D.C.	579.0	3,661	1	Washington D.C.	500.3	3,234
2	California	443.2	168,608	2	California	431.2	165,292
3	Washington	382.8	26,402	3	Washington	407.4	28,399
4	Nevada	363.1	10,018	4	Nevada	358.3	9,998
5	Oklahoma	303.1	11,564	5	Oklahoma	291.2	11,214
6	Arizona	292.3	19,158	6	New Mexico	283.2	5,905
7	Georgia	287.7	28,536	7	Missouri	270.1	16,325
8	South Carolina	279.5	13,201	8	Georgia	268.5	26,826
9	Missouri	270.8	16,308	9	South Carolina	263.5	12,580
10	New Mexico	261.9	5,463	10	Arizona	263.2	17,438
11	Oregon	261.7	10,203	11	Hawaii	262.4	3,684
12	Hawaii	258.9	3,605	12	Utah	257.3	7,465
13	Maryland	255.3	15,025	13	Oregon	250.9	9,862
14	Michigan	254.1	25,115	14	Texas	248.6	65,745
15	Rhode Island	250.2	2,628	15	Michigan	248.3	24,567
16	Texas	249.4	64,996	16	Nebraska	238.9	4,463
17	Kansas	234.9	6,778	17	Colorado	237.9	12,533
18	Colorado	233.1	12,092	18	Alaska	230.6	1,695
19	Nebraska	223.5	4,147	19	Kansas	229.5	6,641
20	Utah	210.1	5,999	20	Maryland	226.3	13,418
21	Indiana	209.0	13,661	21	Alabama	218.7	10,571
22	Alaska	208.1	1,522	22	Indiana	216.2	14,204
23	Alabama	204.8	9,874	23	Rhode Island	212.4	2,233
24	Tennessee	201.0	12,980	24	Louisiana	198	9,160
25	Illinois	199.5	25,690	25	North Dakota	195.7	1,416
26	Arkansas	194.1	5,724	26	Arkansas	191.9	5,678
27	Florida	193.2	37,330	27	Montana	182.2	1,850
28	New Jersey	185.9	16,481	28	Tennessee	182.1	11,828
29	Connecticut	179.6	6,449	29	Florida	178.6	34,912
30	Louisiana	171.3	7,881	30	Connecticut	173	6,222
31	Ohio	169.0	19,512	31	Ohio	168.8	19,532
32	Montana	168.0	1,689	32	Illinois	162.5	20,933
33	North Carolina	165.3	16,120	33	New Jersey	154.5	13,747
34	North Dakota	164.5	1,151	34	Puerto Rico	153	5,530
35	Puerto Rico	159.4	5,847	35	North Carolina	148.3	14,606
36	Minnesota	157.2	8,458	36	Minnesota	147	7,966
37	Delaware	156.6	1,436	37	Mississippi	146.7	4,388
38	Kentucky	152.2	6,668	38	Delaware	143.9	1,332
39	Mississippi	144.8	4,322	39	Iowa	137.4	4,246
40	Wisconsin	143.5	8,216	40	Kentucky	137.2	6,032
41	Massachusetts	138.9	9,232	41	Massachusetts	136.3	9,122
42	Iowa	130.9	4,023	42	Wisconsin	128.6	7,388
43	South Dakota	127.8	1,065	43	South Dakota	111	938
44	West Virginia	119.1	2,209	44	Pennsylvania	107.8	13,770
45	Pennsylvania	117.7	15,028	45	Virginia	103.3	8,536
46	Virginia	110.9	9,076	46	West Virginia	103.3	1,916
47	Wyoming	101.3	584	47	Wyoming	99.2	578
48	New York	88.6	17,348	48	Idaho	95.3	1,536
49	Idaho	85.5	1,364	49	New York	78.8	15,482
50	New Hampshire	77.5	1,023	50	New Hampshire	71	940
51	Maine	74.9	995	51	Maine	68.8	914
52	Vermont	69.5	435	52	Vermont	53.3	334

<http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2013/crime-in-the-u.s.-2013/tables/5tabledatadecpdf/table 5 crime in the united states by state 2013.xls>

APPENDIX 3 – 2013 AUTO THEFTS BY CITY (POPULATION EXCEEDS 10,000)

City	Population	Motor Vehicle Thefts
Abbeville	12,429	10
Alexandria	48,488	189
Baker	13,884	16
Bastrop	11,097	65
Baton Rouge	230,212	643
Bogalusa	11,998	32
Bossier City	65,578	155
Denham Springs	10,102	14
DeRidder	10,794	6
Eunice	10,372	15
Gonzales	10,301	25
Gretna	17,760	41
Hammond	20,162	81
Houma	33,717	59
Jennings	10,211	5
Kenner	66,854	132
Lafayette	123,409	297
Lake Charles	73,894	205
Mandeville	12,162	6
Minden	12,965	12
Monroe	49,396	82
Morgan City	12,037	10
Natchitoches	18,292	14
New Orleans	377,022	2,143
Opelousas	16,527	41
Pineville	14,555	28
Ruston	21,969	13
Shreveport	202,189	504
Slidell	27,450	68
Sulphur	14,544	36
Thibodaux	14,544	13
West Monroe	13,081	22
Zachary	15,749	18

[http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2013/crime-in-the-u.s.-2013/tables/table-8/table-8-state-cuts/table 8 offenses known to law enforcement louisiana by city 2013.xls](http://www.fbi.gov/about-us/cjis/ucr/crime-in-the-u.s/2013/crime-in-the-u.s.-2013/tables/table-8/table-8-state-cuts/table%208%20offenses%20known%20to%20law%20enforcement%20louisiana%20by%20city%202013.xls)

APPENDIX 4 – ANNUAL COMBINED AVERAGE AUTO INSURANCE PREMIUM

RANK	MOST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	New Jersey	1,334.54
2	Washington D.C.	1,289.49
3	Louisiana	1,275.10
4	New York	1,273.27
5	Florida	1,196.02
6	Rhode Island	1,176.01
7	Michigan	1,171.94
8	Delaware	1,153.59
9	Connecticut	1,082.05
10	Alaska	1,053.54

RANK	LEAST EXPENSIVE	COMBINED AVERAGE PREMIUM
1	Idaho	639.19
2	Iowa	656.43
3	Maine	663.63
4	Wisconsin	666.79
5	South Dakota	690.95
6	Ohio	713.25
7	North Dakota	714.75
8	North Carolina	720.73
9	Vermont	721.33
10	Indiana	723.08

Source: *2011/2012 Auto Insurance Database Report*, National Association of Insurance Commissioners, 2014.
http://www.naic.org/documents/prod_serv_statistical_aut_pb.pdf



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