

Regular Session, 2012

SENATE BILL NO. 251

BY SENATOR MORRISH

INSURANCE CLAIMS. Creates the Louisiana Insurance Fraud Prevention Act. (8/1/12)

1 AN ACT

2 To enact Part II-A of Chapter 7 of Title 22 of the Louisiana Revised Statutes of 1950, to be  
3 comprised of R.S. 22:1931 through 1942, relative to insurance fraud; to provide  
4 definitions; to prohibit insurance fraud; to provide for civil actions and monetary  
5 penalties; to provide with respect to civil investigative demand and deposition; and  
6 to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. Part II-A of Chapter 7 of Title 22 of the Louisiana Revised Statutes of  
9 1950, comprised of R.S. 22:1931 through 1942 is hereby enacted to read as follows:

10 **PART II-A. LOUISIANA INSURANCE FRAUD PREVENTION ACT**

11 **§1931. Legislative findings**

12 **The legislature finds that to protect the health, safety, and welfare of the**  
13 **citizens of this state, the attorney general of Louisiana and his assistants shall**  
14 **be agents of this state with the ability, authority, and resources to pursue civil**  
15 **monetary penalties, liquidated damages, or other remedies to protect the**  
16 **integrity of the insurance industry from persons who engage in fraud,**  
17 **misrepresentation, abuse, or other illegal practices, as further provided in this**

1 Part, in order to obtain payments to which these insurance providers or persons  
2 are not entitled.

3 §1932. Definitions

4 As used in this Part the following terms shall have the following  
5 meanings unless a different meaning is clearly required by context:

6 (1) "Administrative adjudication" means adjudication and the  
7 adjudication process contained in the Administrative Procedure Act, R.S.  
8 49:950 et seq.

9 (2) "Agent" means a person who is employed by or has a contractual  
10 relationship with another person or who acts on behalf of that person.

11 (3) "Attorney general" means the party authorized to institute a  
12 proceeding or take other authorized action as provided in this Part.

13 (4) "Billing" or "bill" means submitting, or attempting to submit, a  
14 claim for goods, services, or supplies.

15 (5) "Billing agent" means an agent of a person who performs any or all  
16 of the person's billing functions.

17 (6) "Claim" includes any request or demand, including any and all  
18 documents or information required by federal or state law or rule submitted to  
19 an insurer for payment. "Claim" may also include any entry or omission in a  
20 cost report or similar document, book of account, or any other document which  
21 supports, or attempts to support, the claim. A claim may be made through  
22 paper or electronic means. Each provided service may be treated as a separate  
23 claim or several services may be combined to form one claim.

24 (7) "Department" means the department of insurance.

25 (8) "False or fraudulent claim" means a claim submitted by a person or  
26 his billing agent knowing the claim to be false, fictitious, untrue, or misleading  
27 in regard to any material information. "False or fraudulent claim" shall also  
28 include a claim which is part of a pattern of incorrect submissions in regard to  
29 material information or which is otherwise part of a pattern in violation of

1 applicable federal or state law or rule.

2 (9) "Good, service, or supply" means any good, item, device, supply, or  
3 service for which a claim is made, or is attempted to be made, in whole or in  
4 part.

5 (10) "Illegal remuneration" means the solicitation, receipt, offer, or  
6 payment of any remuneration, including but not limited to kickbacks, bribes,  
7 and rebates, whether in cash or in kind, for the following:

8 (a) In return for referring an individual to a health care provider, or for  
9 referring an individual to another person for the purpose of referring an  
10 individual to a health care provider, or for the furnishing or arranging to  
11 furnish any good, supply, or service for which payment may be made, in whole  
12 or in part, under an insurance plan.

13 (b) In return for purchasing, leasing, or ordering, or for arranging for  
14 or recommending purchasing, leasing, or ordering, any good, supply, or service,  
15 or facility for which payment may be made, in whole or in part, under an  
16 insurance plan.

17 (c) To a recipient of goods, services, or supplies, or his representative, for  
18 which payment may be made, in whole or in part, under an insurance plan.

19 (11) "Ineligible member" means an individual who is not eligible to  
20 receive insurance benefits under an insurance contract.

21 (12) "Insurer" means any person or other entity authorized to transact  
22 and transacting insurance business in this state. Notwithstanding any contrary  
23 provisions of R.S. 22:242(7) or any other law, regulation, or definition contained  
24 in this Title, a health maintenance organization shall be deemed an insurer for  
25 purposes of this Part.

26 (13) "Knowing" or "knowingly" means that the person has actual  
27 knowledge of the falsity of the information or that the person acts in deliberate  
28 ignorance or reckless disregard of the truth or falsity of the information.

29 (14) "Managing employee" means a person who exercises operational

1 or managerial control over, or who directly or indirectly conducts, the  
2 day-to-day operations of a person. "Managing employee" shall include but is  
3 not limited to a chief executive officer, president, general manager, business  
4 manager, administrator, or director.

5 (15) "Member" means an individual who is eligible to receive insurance  
6 benefits through an insurance contract.

7 (16) "Misrepresentation" means the knowing failure to truthfully or  
8 fully disclose any and all information required, or the concealment of any and  
9 all information required, on a claim or a provider agreement, or the making of  
10 a false or misleading statement to the department relative to an insurance  
11 program.

12 (17) "Order" means a final order imposed pursuant to an  
13 administrative, civil, or criminal adjudication.

14 (18) "Ownership interest" means the possession, directly or indirectly,  
15 of equity in the capital or the stock, or the right to share in the profits, of an  
16 entity.

17 (19) "Payment" means the payment to a person from an insurer  
18 pursuant to a claim, or the attempt to seek payment for a claim.

19 (20) "Person" means any person furnishing or claiming to furnish a  
20 good, service, or supply who is compensated by insurance proceeds as well as  
21 any other entity defined as a person by federal or state law or rule and a person-  
22 in-fact.

23 (21) "Person-in-fact" means an agent who directly or indirectly  
24 participates in management decisions, has an ownership interest in the person,  
25 or other persons defined as a person-in-fact by federal or state law or rule.

26 (22) "P.O.S.T.-certified" means peace officer standards and training  
27 certified as established by the Louisiana Peace Officer Standards and Training  
28 Council.

29 (23) "Property" means any and all property, movable and immovable,

1 **corporeal and incorporeal.**

2 **(24) "Provider agreement" means a document required as a condition**  
3 **of enrollment or participation as a person in an insurance program.**

4 **(25) "Recoupment" means recovery through the reduction, in whole or**  
5 **in part, of payment to a person.**

6 **(26) "Recovery" means the recovery of attempted benefits pursued,**  
7 **overpayments, damages, fines, penalties, costs, expenses, restitution, attorney**  
8 **fees, interest, or settlement amounts.**

9 **(27) "Rule" means any rule or regulation promulgated by the**  
10 **department in accordance with the Administrative Procedure Act and any**  
11 **federal rule or regulation promulgated by the federal government in accordance**  
12 **with federal law.**

13 **(28) "Sanction" shall include but is not limited to any or all of the**  
14 **following:**

15 **(1) Recoupment.**

16 **(2) Posting of bond, other security, or a combination thereof.**

17 **(3) Exclusion as a person.**

18 **(4) A monetary penalty.**

19 **§1933. False or fraudulent claim; misrepresentation; prescription**

20 **A. No person shall knowingly present or cause to be presented a false or**  
21 **fraudulent claim in violation of R.S. 22:1924.**

22 **B. No person shall knowingly engage in misrepresentation or make, use,**  
23 **or cause to be made or used, a false record or statement to obtain payment for**  
24 **a false or fraudulent claim from an insurer.**

25 **C. No person shall knowingly make, use, or cause to be made or used,**  
26 **a false record or statement to conceal, avoid, or decrease an obligation to pay**  
27 **or transmit money or property to an insurer.**

28 **D. No person shall conspire to defraud, or attempt to defraud, an**  
29 **insurer through misrepresentation or by obtaining, or attempting to obtain,**

1 payment for a false or fraudulent claim.

2 E. Each violation of this Part may be treated as a separate violation or  
3 may be combined into one violation at the option of the attorney general.

4 F. Where the person is providing medical services, no person shall  
5 knowingly submit a claim for goods, services, or supplies which are medically  
6 unnecessary or which were of substandard quality or quantity.

7 G. No action brought pursuant to this Part shall be instituted later than  
8 ten years after the date upon which the alleged violation occurred. For  
9 violations involving a scheme or course of conduct, no action pursuant to this  
10 Part shall be instituted more than ten years after the latest event formula  
11 component of the scheme or course of conduct.

12 §1934. Civil actions authorized

13 A. The attorney general may institute a civil action in the courts of this  
14 state to seek recovery from any person or persons who violate the provisions of  
15 this Part.

16 B. An action by a prevailing defendant to recover costs, expenses, fees,  
17 and attorney fees shall be ancillary to and shall be brought and heard in the  
18 same court as the civil action brought pursuant to the provisions of Subsection  
19 A of this Section.

20 C. (1) A prevailing defendant may seek recovery only for costs, expenses,  
21 fees, and attorney fees if the court finds, following a contradictory hearing, that  
22 either of the following applies:

23 (a) The action was instituted by the attorney general pursuant to  
24 Subsection A of this Section after it should have been determined by the  
25 attorney general to be frivolous, vexatious, or brought primarily for the purpose  
26 of harassment.

27 (b) The attorney general proceeded with an action properly instituted  
28 pursuant to Subsection A of this Section after it should have been determined  
29 by the attorney general that proceeding would be frivolous, vexatious, or for the

1 purpose of harassment.

2 (2) Recovery awarded to a prevailing defendant shall be awarded only  
3 for those reasonable, necessary, and proper costs, expenses, fees, and attorney  
4 fees actually incurred by the prevailing defendant.

5 D. An action by a prevailing defendant to recover costs, expenses, fees,  
6 and attorney fees may be brought no later than sixty days after the rendering  
7 of a final nonappealable judgment.

8 §1935. Burden of proof; prima facie evidence; standard of review

9 A. The burden of proof in an action instituted pursuant to this Part shall  
10 be a preponderance of the evidence, except that the defendant shall carry the  
11 burden of proving that goods, services, or supplies were actually provided to an  
12 eligible recipient in the quantity and quality submitted on a claim. In all other  
13 aspects, the burden of proof shall be as set forth in the Code of Civil Procedure  
14 and other applicable laws.

15 B. Proof by a preponderance of the evidence of a false or fraudulent  
16 claim or illegal remuneration shall be deemed to exist under the following  
17 circumstances:

18 (1) If the defendant has pled guilty to, been convicted of, or entered a  
19 plea of nolo contendere to, or participated in a pre-trial diversion program for  
20 a criminal charge in any federal or state court when such charge arises out of  
21 circumstances which would be a violation of this Part.

22 (2) If an order has been rendered against a defendant finding the  
23 defendant to have violated this Part.

24 C.(1) The submission of a certified or true copy of an order, civil  
25 judgment, or criminal conviction or plea shall be prima facie evidence of the  
26 same.

27 (2) The submission of the bill of information or of the indictment and the  
28 minutes of the court shall be prima facie evidence as to the circumstances  
29 underlying a criminal conviction or plea.

1           **D.(1) In determining whether a pattern of incorrect submissions exists**  
2           **in regard to an alleged false or fraudulent claim, the court shall give**  
3           **consideration to the materiality of the total amount of the incorrect submissions**  
4           **by a person in relation to the total claims submitted by the person.**

5           **(2) "Material" or "materiality" as used in this Subsection shall have the**  
6           **same meaning as defined by rules and regulations promulgated by the attorney**  
7           **general in accordance with the Administrative Procedure Act which incorporate**  
8           **the definition of "material" or "materiality" recognized by the American**  
9           **Institute of Certified Public Accountants.**

10           **§1936. Civil monetary penalty**

11           **A. In a civil action instituted in the courts of this state pursuant to the**  
12           **provisions of this Part, the attorney general may seek a civil monetary penalty**  
13           **provided in R.S. 22:1934 from any of the following:**

14           **(1) Any person sanctioned by order pursuant to an administrative**  
15           **adjudication.**

16           **(2) Any person determined by a court of competent jurisdiction to have**  
17           **violated any provision of this Part.**

18           **(3) Any person who has violated a settlement agreement entered into**  
19           **pursuant to this Part.**

20           **(4) A person who has been charged with a violation of R.S. 22:1924.**

21           **(5) A person who has been found liable in a civil action filed in federal**  
22           **court pursuant to 18 U.S.C. 1347 et seq., or 42 U.S.C. 1320a-7(b).**

23           **(6) A person who has entered a plea of guilty or nolo contendere to or**  
24           **has participated in a pre-trial diversion program for, or has been convicted in**  
25           **federal or state court of criminal conduct arising out of circumstances which**  
26           **would constitute a violation of this Part.**

27           **B.(1) If a person is sanctioned by order pursuant to an administrative**  
28           **adjudication and if judicial review of the order is sought, a civil suit may be**  
29           **filed for imposition and recovery of the civil monetary penalty during the**



1 pendency of such judicial review. The reviewing court may consolidate both  
2 actions and hear them concurrently.

3 (2) If judicial review of an order is sought, the attorney general shall file  
4 the action for recovery of the civil monetary penalty within one year of service  
5 of the petition seeking judicial review of the order.

6 (3) If no judicial review of an order is sought, the attorney general may  
7 file the action for recovery of the civil monetary penalty within one year of the  
8 date of the order.

9 (4) Any action brought pursuant to the provisions of this Part shall be  
10 filed in the Nineteenth Judicial District Court for the parish of East Baton  
11 Rouge.

12 C. In the instance of a state criminal action, the action for recovery of  
13 the civil monetary penalty may be brought as part of the criminal action either  
14 through a bill of information or through a motion filed by the attorney general's  
15 office; otherwise such action shall be brought within one year of the date of the  
16 criminal conviction or final plea.

17 D.(1) In the case of a civil judgment rendered in federal court, the action  
18 for recovery of the civil monetary penalty may be brought once the judgment  
19 becomes enforceable and no later than one year after written notification to the  
20 attorney general of the enforceable judgment.

21 (2) In the case of a criminal conviction or plea in federal court, the  
22 action pursuant to this Section may be brought once the conviction or plea is  
23 final and no later than one year after written notification to the attorney general  
24 of the rendering of the conviction or final plea.

25 (3) Any action brought under the provisions of this Subsection shall be  
26 filed in the Nineteenth Judicial District Court for the parish of East Baton  
27 Rouge.

28 E. If an action is brought pursuant to this Part, the request for the  
29 imposition of a civil monetary penalty shall only be considered if made part of

1 the original or amended petition either through a bill of information or through  
2 a motion filed by the attorney general's office.

3 §1937. Recovery

4 A.(1) Actual damages incurred as a result of a violation of the provisions  
5 of this Part shall be recovered only once by the insurer and shall not be waived  
6 by the court.

7 (2) Except as provided in Paragraph (3) of this Subsection, actual  
8 damages shall equal the difference between the amount the insurer paid or  
9 would have paid and the amount that should have been paid had not a violation  
10 of this Part occurred, plus interest at the maximum rate of legal interest  
11 provided by R.S. 13:4202, from the date the damage occurred to the date of  
12 repayment. Actual damages shall include investigative expenses incurred by the  
13 insurer.

14 (3) If the violator is a managed care health care provider contracted  
15 with a health insurer, actual damages shall be determined in accordance with  
16 the violator's provider agreement.

17 B. Civil fine. (1) Any person who is found to have violated R.S. 22:1924  
18 or 1933 shall be subject to a civil fine in an amount not to exceed ten thousand  
19 dollars per violation, or an amount equal to three times the value of the illegal  
20 remuneration, whichever is greater.

21 (2) Except as limited by this Section, any person who is found to have  
22 violated R.S. 22:1924 or 1933 shall be subject to a civil fine in an amount not to  
23 exceed three times the amount of actual damages sustained by the insurer as a  
24 result of the violation.

25 C. Civil monetary penalty. (1) In addition to the actual damages  
26 provided in Subsection A of this Section and any civil fine imposed pursuant to  
27 Subsection B of this Section, one or more of the following civil monetary  
28 penalties shall be imposed on the violator:

29 (a) Not less than five thousand dollars but not more than ten thousand

1 dollars for each false or fraudulent claim, misrepresentation, illegal  
2 remuneration, or other prohibited act provided in R.S. 22:1924 or 1933.

3 (b) Payment of interest on the amount of the civil fine imposed pursuant  
4 to Subsection B of this Section at the maximum rate of legal interest provided  
5 by R.S. 13:4202 from the date the damage occurred to the date of repayment.

6 (2) Prior to the imposition of a civil monetary penalty, the court may  
7 consider whether extenuating circumstances exist as provided in R.S. 22:1938.

8 D. Costs, expenses, fees and attorney fees. (1) Any person who is found  
9 to have violated this Part shall be liable for all costs, expenses, and fees related  
10 to investigations and proceedings associated with the violation, including  
11 attorney fees.

12 (2) All awards of costs, expenses, fees, and attorney fees are subject to  
13 review by the court using a reasonable, necessary, and proper standard of  
14 review.

15 (3) The attorney general shall promptly remit awards for those costs,  
16 expenses, and fees incurred by the parties involved in the investigations or  
17 proceedings to the appropriate party.

18 §1938. Waiver; extenuating circumstances

19 If a waiver is requested by the attorney general, the court may waive any  
20 recovery, except for actual damages, required to be imposed pursuant to the  
21 provisions of this Part provided all of the following extenuating circumstances  
22 are found to be applicable:

23 (1) The violator furnished all the information known to him about the  
24 specific allegation to the department or attorney general no later than thirty  
25 days after the violator first obtained the information.

26 (2) The violator cooperated fully with all federal or state investigations  
27 concerning the specific allegation.

28 (3) At the time the violator furnished the information concerning the  
29 specific allegation to the department or the attorney general, no criminal, civil,

1 or departmental investigation or proceeding had been commenced as to the  
2 alleged violation.

3 §1939. Deposit of monies collected

4 All monies collected pursuant to this Part, minus actual damages  
5 incurred in pursuing a judgment or conviction, shall be dedicated to and  
6 deposited into the Insurance Fraud Investigation Fund pursuant to R.S.  
7 40:1428(C).

8 §1940. Civil investigative demand

9 A. If the attorney general has information, evidence, or reason to believe  
10 that any person or entity may be in possession, custody, or control of any  
11 documentary material or information relevant to an investigation for a possible  
12 violation of this Part, he or any of his assistants may issue to the person or entity  
13 a civil investigative demand before the commencement of a civil proceeding to  
14 require the production of the documentary material for inspection or copying  
15 or reproduction, or the answering under oath and in writing of interrogatories.  
16 Any civil investigative demand issued pursuant to this Part shall state a general  
17 description of the subject matter being investigated and the applicable  
18 provisions of law constituting the alleged violation of this Part. A civil  
19 investigative demand for the production of documentary material shall describe  
20 each class of documentary material to be produced with such definiteness and  
21 certainty as to permit such material to be fairly identified. A civil investigative  
22 demand for answers to written interrogatories shall set forth with specificity the  
23 written interrogatories to be answered. Each investigative demand shall set a  
24 return date of no earlier than twenty days after service of the demand upon the  
25 person or his representative or agent.

26 B. A civil investigative demand issued pursuant to this Part may be  
27 served by the sheriff or a P.O.S.T.-certified investigator employed by the  
28 attorney general or by the office of state police when the demand is issued to a  
29 resident or domestic business entity found in this state. A civil investigative

1        demand issued to non-resident or a foreign business entity may be served using  
2        long-arm jurisdiction as provided for in the Louisiana Code of Civil Procedure.

3            C. Upon failure to comply with the civil investigative demand, the  
4        attorney general may apply to the district court having jurisdiction over the  
5        person to compel compliance with the civil investigative demand.

6            D. Except as otherwise provided in this Section, no documentary  
7        material, answers to interrogatories, or copies thereof, while in the possession  
8        of the attorney general or any other agency assisting the attorney general with  
9        the matter under investigation, shall be available for examination by any person  
10       or entity except as determined by the attorney general and subject to any  
11       conditions imposed by him for effective enforcement of the laws of this state.  
12       Nothing in this Section shall be construed to prohibit or limit the attorney  
13       general from sharing any documentary material, answers to interrogatories, or  
14       copies thereof with the United States government or with any other state  
15       government, or any federal or state agency, or any person or entity that may be  
16       assisting in the investigation or prosecution of the subject matter of the civil  
17       investigative demand.

18           E. The attorney general may use documentary material derived from  
19        information obtained pursuant to this Section, or copies of that material, as the  
20        attorney general determines necessary for the enforcement of the laws of this  
21        state, including presentation before a court.

22           F. If any documentary material has been produced by any person or  
23        entity in the course of any investigation pursuant to a civil investigative demand  
24        and any case or proceeding before the court or grand jury arising out of such  
25        investigation, or any proceeding before any state agency involving such material  
26        has been completed, or no case or proceeding in which such material may be  
27        used has been commenced within a reasonable time after analysis of all  
28        documentary material and other information assembled in the course of the  
29        investigation, the attorney general, upon written request of the person or entity

1 who produced the material, shall return to such person or entity any such  
2 material which has not passed into the control of any court, grand jury, or  
3 agency through introduction into the record of such case or proceeding.

4 G. "Documentary material" as used in this Section shall include but is  
5 not limited to all electronically-stored information including writings, drawings,  
6 graphs, charts, photographs, sound recordings, images, and other data or data  
7 compilations that would be subject to a request for production under Federal  
8 Rule of Civil Procedure 34 as it exists now or is hereafter amended.

9 §1941. Investigative deposition

10 A. When the attorney general has information, evidence, or reason to  
11 believe that a violation of this Part has occurred, the attorney general may issue  
12 an investigative subpoena for deposition testimony to any person or entity that  
13 may have information or knowledge relevant to the matter under investigation,  
14 or for the purpose of revealing, identifying, or explaining documentary material  
15 or other physical evidence sought under R.S. 22:1940. Such investigative  
16 subpoena shall contain a general description of the matter under investigation  
17 and a notice informing the prospective deponent of his right to counsel at the  
18 deposition with opportunity for cross-examination. Such deposition shall be  
19 conducted at the principal place of business of the deponent, at his place of  
20 residence, at his domicile, or, if agreeable to the deponent, at some other place  
21 convenient to the attorney general and the lawful and designated attorney  
22 representative of the deponent. Such deposition shall be held at a date no earlier  
23 than seven days after the date on which demand is received, unless the attorney  
24 general or an assistant attorney general designated by the attorney general  
25 determines that exceptional circumstances are present which warrant the  
26 commencement of such testimony within a lesser period of time.

27 B. An investigative subpoena issued pursuant to this Part may be served  
28 by the sheriff or a P.O.S.T.-certified investigator employed by the attorney  
29 general or by the office of state police when the demand is issued to a resident

1 or domestic business entity found in this state. An investigative subpoena issued  
2 to non-resident or a foreign business entity may be served using long-arm  
3 jurisdiction as provided for in the Louisiana Code of Civil Procedure.

4 C. When the investigative subpoena is issued to a business entity, the  
5 entity shall designate one or more officers, directors, or managing agents, and  
6 may set forth, for each person designated, the matters on which he will testify.  
7 The persons so designated shall testify as to matters known or reasonably  
8 available to the organization.

9 D. Upon failure to comply with the investigative subpoena, the attorney  
10 general may apply to the district court having jurisdiction over the person to  
11 compel compliance with the investigative subpoena. Failure to comply with a  
12 court order is punishable by contempt.

13 §1942. Asset forfeiture

14 A. In accordance with the provisions of Subsection B of this Section, the  
15 court may order the forfeiture of property to satisfy recovery under the  
16 following circumstances:

17 (1) The court may order a person from whom recovery is due to forfeit  
18 property which constitutes or was derived directly or indirectly from gross  
19 proceeds traceable to the violation which forms the basis for the recovery.

20 (2) If the the attorney general shows that property was transferred to a  
21 third party to avoid paying of recovery, or in an attempt to protect the property  
22 from forfeiture, the court may order the third party to forfeit the transferred  
23 property.

24 B. Prior to the forfeiture of property, a contradictory hearing shall be  
25 held during which the attorney general shall prove by clear and convincing  
26 evidence that the property in question is subject to forfeiture pursuant to  
27 Subsection A of this Section. No such contradictory hearing shall be required  
28 if the owner of the property in question agrees to the forfeiture.

29 C. If property is transferred to another person within six months prior

1            **to the occurrence or after the occurrence of the violation for which recovery is**  
2            **due or within six months prior to or after the institution of a criminal, civil, or**  
3            **departmental investigation or proceeding, it shall be prima facie evidence that**  
4            **the transfer was intended to avoid paying recovery or was an attempt to protect**  
5            **the property from forfeiture.**

6            **D. The health care provider or other person from whom recovery is due**  
7            **shall have an affirmative duty to fully disclose all property and liabilities and**  
8            **all transfers of property which meet the criteria of Subsection C of this Section**  
9            **to the court and the attorney general.**

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The original instrument and the following digest, which constitutes no part  
of the legislative instrument, were prepared by Cheryl Horne.

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DIGEST

Creates the Louisiana Insurance Fraud Prevention Act.

Effective August 1, 2012.

(Adds R.S. 22:1931–1942)