

## RÉSUMÉ DIGEST

ACT 16 (HB 434)

2025 Regular Session

Dewitt

Prior law prohibited recovery of the first \$15,000 of bodily injury.

New law provides that there shall be no recovery of the first \$100,000 of bodily injury.

Prior law prohibited recovery of the first \$25,000 of property damage.

New law provides that there shall be no recovery of the first \$100,000 of property damage.

Prior law provided that if an owner who failed to maintain compulsory motor vehicle liability security instituted an action to recover damages and was awarded an amount equal to the minimum amount of compulsory motor vehicle security, the owner or operator was assessed and held liable for all court costs.

New law provides that if an owner is awarded an amount equal to or less than \$100,000 of bodily injury, the owner or operator shall be assessed and held liable for all costs.

Prior law prohibited an insurer from losing subrogation rights for claims paid under the applicable insurance policy for recovery in excess of the first \$15,000 of bodily injury and the first \$25,000 of property damages.

New law provides that the recovery shall not be in excess of the first \$100,000 of bodily injury and property damages.

Prior law provided that in claims where no suit is filed, the insurer had the right to recover any amount paid for the recovery in excess of the first \$15,000 dollars of bodily injury and the first \$25,000 of property damages.

New law provides that the recovery shall not be in excess of the first \$100,000 of bodily injury and property damages.

Effective August 1, 2025.

(Amends R.S. 32:866(A)(1), (C), and (F))