

2026 Regular Session

HOUSE BILL NO. 582

BY REPRESENTATIVE BAYHAM

MTR VEHICLE/OFFICE: Provides relative to reinstatement fees for lapses of vehicle liability security

1 AN ACT

2 To amend and reenact R.S. 32:863(A)(3)(a), relative to reinstatement fees for the lapse of  
3 vehicle liability security; to provide for a decrease in reinstatement fees for lapse of  
4 vehicle liability security coverage; to increase the grace period prior to the  
5 imposition of reinstatement fees; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 32:863(A)(3)(a) is hereby amended and reenacted to read as follows:

8 §863. Sanctions for false declaration; reinstatement fees; revocation of registration;  
9 review

10 A.

11 \* \* \*

12 (3)(a) Sanctions for a violation of Paragraph (1) of this Subsection shall be  
13 imposed until proof of required liability security is provided to the secretary and all  
14 reinstatement fees are paid. Sanctions for a violation of Paragraph (2) of this  
15 Subsection shall be imposed for a period of not less than twelve months nor more  
16 than eighteen months. However, in no event shall these sanctions be removed until  
17 such time as proof of the required security is provided to the secretary along with all  
18 appropriate fees required by law, including a reinstatement fee of ~~one hundred~~  
19 seventy-five dollars per violation of Paragraph (1) of this Subsection if the vehicle  
20 was not covered by the required security for a period of one to thirty days, two



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**DIGEST**

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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HB 582 Engrossed

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**Abstract:** Decreases reinstatement fees for lapse of vehicle liability security coverage and increases the grace period prior to the imposition of reinstatement fees.

Present law requires a reinstatement fee for a lapse in vehicle liability security as follows: \$100 per violation for lapses in coverage between one to 30 days; a reinstatement fee of \$250 for lapses in coverage between 31 to 90 days; and \$500 for lapses in coverage in excess of 90 days.

Proposed law modifies present law by decreasing reinstatement fees for a lapse in motor vehicle insurance from \$100 to \$75 per violation for lapses in coverage between one to 30 days; from \$250 to \$200 for lapses in coverage between 31 to 90 days; and from \$500 to \$400 for lapses in coverage in excess of 90 days.

Present law provides a grace period where reinstatement fees will not apply if the vehicle was uninsured for 10 days or less and the insured surrenders the license plate to the office of motor vehicles within 10 days.

Proposed law extends the grace period in present law, prohibiting the imposition of reinstatement fees for the lapse of insurance coverage, from 10 days or less to 15 days or less, and applies the same period to the surrender requirement.

(Amends R.S. 32:863(A)(3)(a))