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

CONFERENCE COMMITTEE REPORT DIGEST

SB 138

2018 Regular Session

Luneau

Keyword and summary of the bill as proposed by the Conference Committee

KEYWORD. Provides for out-of-state automobile insurance coverage. (8/1/18)

Report rejects House amendments which would have:

1. Removed provisions specifying that a personal injury protection card issued from an insurer in another state is insufficient proof of financial security and is not acceptable proof of liability policy limits.

Digest of the bill as proposed by the Conference Committee

Present law applicable to vehicles registered in La. provides for limits of motor vehicle liability insurance policy coverage amounts.

Present law applicable to vehicles registered in any state requires the commissioner of insurance to suspend the license and all registrations of an operator and owner of a motor vehicle involved in an accident resulting in bodily injury or death under certain circumstances.

Proposed law retains present law.

Present law requires the owners of motor vehicles registered in other states or jurisdictions that require liability security to maintain the security and proof as required by their respective state or jurisdiction while the vehicle is operated in this state.

Proposed law retains present law and provides that a personal injury protection card issued from an insurer in another state or jurisdiction shall not be sufficient proof of liability security.

Present law provides exceptions to the required suspension including that the suspension shall not apply if the owner had, at the time of the accident, a liability policy in effect for the motor vehicle involved. Requires certain policy limits for the exception to apply.

Proposed law retains present law and increases the limits for out-of-state drivers to reflect the limits applicable in present law to Louisiana drivers as follows:

- (1) If the accident has resulted in bodily injury or death, to a limit, exclusive of interests and costs, of not less than \$15,000 because of bodily injury or death of one person in any one accident.
- (2) If the accident has resulted in bodily injury or death, to a limit, exclusive of interests and costs, of not less than \$30,000 because of bodily injury or death of two or more persons in any one accident.
- (3) If the accident has resulted in injury to or destruction of property, to a limit of not less than \$25,000 because of injury to or destruction of property of others in any one accident.

Proposed law provides that a personal injury protection card issued from an insurer in another state or jurisdiction shall not be acceptable as proof of liability policy limits.

Effective August 1, 2018.

(Amends R.S. 32:861(E)(1) and 872(D))