

RÉSUMÉ DIGEST

ACT 567 (SB 138)

2018 Regular Session

Luneau

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

Prior law applicable to vehicles registered in any state required 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.

New law retains prior law.

Prior law required 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.

New law retains prior law and provides that a personal injury protection card issued from an insurer in another state or jurisdiction without a bodily injury endorsement shall not be sufficient proof of liability security.

Prior law provided 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. Required certain policy limits for the exception to apply.

New law retains prior 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.

New 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))