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

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DIGEST

SB 25 Original

2024 Regular Session

Seabaugh

Present law (R.S. 32:866) provides that there shall be no recovery for the first \$15,000 of bodily injury and no recovery for the first \$25,000 of property damage based on any cause or right of action arising out of a motor vehicle accident, for such injury or damages occasioned by an owner or operator of a motor vehicle involved in such accident who fails to own or maintain compulsory motor vehicle liability security.

Proposed law retains present law but increases the amount for no recovery for first bodily injury from \$15,000 to \$100,000 and increases the amount for no recovery of property damages from \$25,000 to \$100,000.

Present law provides that notwithstanding any provision of law to the contrary, no insurer shall lose any rights of subrogation for claims paid under the applicable insurance policy for the recovery of any sum in excess of the first \$15,000 of bodily injury and the first \$25,000 of property damages.

Proposed law retains present law but increases an insurer's rights of subrogation for claims paid under the applicable policy for the recovery of any sum in excess from \$15,000 to \$100,000 of bodily injury and from \$25,000 to \$100,000 of property damages.

Present law provides that in claims where no suit is filed, the claimant's insurer shall have all rights to recover any amount paid by the claimant's insurer on behalf of the insured for the recovery of any sum in excess of the first \$15,000 of bodily injury and the first \$25,000 of property damages.

Proposed law retains present law but increases the amount the claimant's insurer has the right to recover for amounts paid on behalf of the insured for claims where no suit is filed for the recovery of any sum in excess from \$15,000 to \$100,000 of bodily injury and from \$25,000 to \$100,000 of property damages.

Effective August 1, 2024.

(Amends R.S. 32:866(A)(1), (F)(1) and (2))