

2025 Regular Session

ACT No. 476

HOUSE BILL NO. 496

BY REPRESENTATIVES HEBERT, BAMBURG, BAYHAM, BERAULT, BILLINGS, BOYD, BOYER, BRYANT, BUTLER, CARRIER, ROBBY CARTER, CARVER, COATES, DEVILLIER, EDMONSTON, FISHER, GLORIOSO, JORDAN, LAFLEUR, LARVADAIN, LYONS, MARCELLE, MCFARLAND, MILLER, MOORE, NEWELL, SCHLEGEL, STAGNI, TAYLOR, AND WYBLE AND SENATORS BARROW, DUPLESSIS, EDMONDS, AND TALBOT

1 AN ACT

2 To amend and reenact R.S. 22:1284.1(A) and (D) and to repeal R.S. 22:1284.1(B), relative
3 to lapses in required liability insurance coverage; to repeal references to certain
4 exemptions; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1284.1(A) and (D) are hereby amended and reenacted to read as
7 follows:

8 §1284.1. Motor vehicle insurance; consideration of lapse in coverage ~~prohibited~~
9 A.(1)(a) ~~No~~ An insurer shall not increase the premium rate or increase or add
10 a surcharge on any policy of motor vehicle insurance ~~when such action is based~~
11 ~~solely on consideration of a~~ based on an insured's first lapse in coverage, provided
12 the lapse does not exceed ninety days as defined in this Section. Any subsequent
13 lapse in coverage may result in an increased premium rate or surcharge on a policy.
14 Each time an insured maintains continuous coverage for five or more consecutive
15 years following a lapse in coverage, the insurer shall treat the first subsequent lapse
16 in coverage as a first lapse for the purposes of this Section.

17 (b) As used in this Section, "lapse in coverage" or "lapse" means any period
18 during which the owner of a motor vehicle ceases to maintain liability coverage on
19 a vehicle as required by the Motor Vehicle Safety Responsibility Law.

