

2026 Regular Session

SENATE BILL NO. 177

BY SENATOR ALLAIN

AUTOMOBILE INSURANCE. Provides relative to auto insurance. (8/1/26)

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AN ACT

To amend and reenact R.S. 22:1261, 1281, 1282, 1283(A), 1284(A), 1285, 1288(A), 1289, 1289.1, and 1292(A) and (B), relative to automobile insurance; to provide for automobile insurance; to provide for the regulation of automobile insurance; to provide for the operation of automobile insurance; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1261, 1281, 1282, 1283(A), 1284(A), 1285, 1288(A), 1289, 1289.1, and 1292(A) and (B) are hereby amended and reenacted to read as follows:

§1261. Renewal of policy; increase in premiums prohibited

A. ~~Any~~ **An** insurance policy terminating by **it's the policy's** terms at a specified expiration date and not otherwise renewable may be renewed or extended at the option of the insurer. ~~Such~~ **The** renewal shall be made upon a currently authorized renewal form and at the premium rate then required for a specific additional period or periods by a certificate or by endorsement of the policy, and without requiring the issuance of a new policy.

B. ~~No~~ **An** insurer shall **not** increase the premium charged for an automobile liability insurance policy at the time of renewal for any insured solely on the grounds

1 that the insured's policy has lapsed if the policy is renewed within ten days after the  
2 date of termination.

3 \* \* \*

4 §1281. Standard automobile insurance form

5 The commissioner of insurance may promulgate ~~such~~ **any** rules and  
6 regulations ~~as~~ necessary to establish reasonable standard provisions to be included  
7 in all policies of automobile insurance delivered or issued for delivery in this state.  
8 All ~~such~~ policies shall be written in language that can be easily understood by most  
9 automobile insurance consumers.

10 §1282. Standard motor vehicle insurance form; prohibited provisions

11 ~~No~~ **A** motor vehicle liability insurance policy ~~nor any~~ **or** uninsured motorist  
12 coverage for bodily injury shall **not** limit the coverage of, or the amount that can be  
13 recovered by, the named insured, or the spouse or other family member of the named  
14 insured, or express or implied permissive users, for whom the policy provides  
15 coverage, to any amount less than the highest policy limit provided in the policy for  
16 the respective coverage or potential recovery. Any recovery is limited to damages  
17 actually sustained. Any provision of a motor vehicle insurance policy issued in, or  
18 for delivery in, the state of Louisiana that is not in accord with this Section is  
19 contrary to the public policy of this state and shall be null, void, and unenforceable.

20 §1283. Proof of motorcycle endorsement

21 A. Each person who makes an application for issuance of a policy of  
22 insurance covering a motorcycle shall provide proof of the appropriate license  
23 endorsement required by R.S. 32:408(C). ~~Such~~ **The** proof shall be provided to the  
24 insurer or its producer within ninety days of application for such policy. If the policy  
25 of insurance is issued by an insurer that does not maintain an office in this state, then  
26 the person may submit a sworn affidavit that he has the proper license endorsement  
27 to the insurer.

28 \* \* \*

29 §1284. Motor vehicle insurance; consideration of nonfault incidents prohibited





Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from refusing to issue or renew an automobile policy to any person over the age of 65 who is mentally and physically capable of driving an automobile.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from failing to issue or renew an automobile policy solely because the insured is deaf or hard of hearing.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from charging a higher premium rate based solely on an insured's activities as a fireman.

Proposed law retains present law and makes technical changes.

Present law prohibits an insurer from refusing to issue an automobile policy containing collision or comprehensive coverage on a new vehicle based solely upon a named storm in the Gulf of America.

Proposed law retains present law and makes technical changes.

Present law provides that a motor vehicle insurance policy shall not be construed to allow an insurer to assume or accede to the legal title of a motor vehicle without assuming certain credit obligations of the insured.

Proposed law retains present law and makes technical changes.

Effective August 1, 2026.

(Amends R.S. 22:1261, 1281, 1282, 1283(A), 1284(A), 1285, 1288(A), 1289, 1289.1, and 1292(A) and (B))