

2026 Regular Session

HOUSE BILL NO. 516

BY REPRESENTATIVE WILFORD CARTER

CIVIL/DAMAGES: Provides relative to recovery limitations for failure to maintain compulsory motor vehicle liability security

1 AN ACT

2 To amend and reenact R.S. 32:866(A)(1), (C), and (F), relative to recovery for certain  
3 damages; to provide a limitation of recovery under certain circumstances; to require  
4 automobile insurance to recover certain damages; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 32:866(A)(1), (C), and (F) are hereby amended and reenacted to read  
7 as follows:

8 §866. Compulsory motor vehicle liability security; failure to comply; limitation of  
9 damages

10 A.(1) There shall be no recovery for the first ~~one hundred~~ fifteen thousand  
11 dollars of bodily injury and no recovery for the first ~~one hundred~~ fifteen thousand  
12 dollars of property damage based on any cause or right of action arising out of a  
13 motor vehicle accident; for such injury or damages occasioned by an owner or  
14 operator of a motor vehicle involved in ~~such an~~ an accident who fails to own or  
15 maintain compulsory motor vehicle liability security.

16 \* \* \*

17 C. If the owner of a motor vehicle, who fails to own or maintain compulsory  
18 motor vehicle liability security, institutes an action to recover damages in any  
19 amount, regardless of whether such owner or operator is at fault, and is awarded an  
20 amount equal to or less than ~~one hundred~~ fifteen thousand dollars of bodily injury,



Present law (R.S. 32:866(F)(2)) provides that in claims where no suit is filed, the claimant's insurer has all rights to recover any amount paid by the insurer on behalf of the insured for the recovery of any sum in excess of the first \$100,000 of bodily injury and property damage.

Proposed law changes the monetary amount from \$100,000 to \$15,000.

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