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## DIGEST

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HB 516 Original

2026 Regular Session

Wilford Carter

**Abstract:** Provides relative to recovery limitations for failure to maintain compulsory motor vehicle liability security.

Present law (R.S. 32:866(A(1))) prohibits recovery of the first \$100,000 of bodily injury and property damage.

Proposed law changes present law and provides that there shall be no recovery for the first \$15,000 of bodily injury and property damage.

Present law (R.S. 32:866(C)) provides that if the owner of a motor vehicle fails to own or maintain compulsory motor vehicle liability security and institutes an action, regardless of fault, and is awarded an amount equal to or less than \$100,000 of bodily injury, then such owner or operator shall be assessed and held liable for all court costs.

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

Present law (R.S. 32:866(F)(1)) provides that 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 \$100,000 of bodily injury and property damage.

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

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))