
DIGEST

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HB 434 Original

2025 Regular Session

Dewitt

Abstract: Creates a limitation on recovery of certain damages if a driver does not have automobile insurance.

Present law provides that there shall be no recovery for the first \$15,000 of bodily injury.

Proposed law changes present law and provides that there shall be no recovery for the first \$100,000 of bodily injury.

Present law provides that there shall be no recovery for the first \$25,000 of property damage.

Proposed law changes present law and provides that there shall be no recovery for the first \$100,000 of property damage.

Present law provides that if an owner who fails to maintain compulsory motor vehicle liability security institutes an action to recover damages and is awarded an amount equal to the minimum amount of compulsory motor vehicle security, the owner or operator shall be assessed and held liable for all court costs.

Proposed law retains present law, in part, and provides that if an owner is awarded an amount equal to or less than \$100,000 of bodily injury, the owner or operator shall be assessed and held liable for all costs.

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