

2026 Regular Session

HOUSE BILL NO. 173

BY REPRESENTATIVE BAMBURG

CIVIL/DAMAGES: Provides relative to uninsured motorist recovery limitations

1 AN ACT

2 To enact R.S. 32:866(I), relative to compulsory motor vehicle liability security; to provide

3 an exception for recovery; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 32:866(I) is hereby enacted to read as follows:

6 §866. Compulsory motor vehicle liability security; failure to comply; limitation of

7 damages

8 * * *

9 I. Notwithstanding any other provision of law to the contrary, there shall be

10 no recovery for bodily injury or property damage for a driver with a lapse in

11 coverage that exceeds thirty days.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 173 Original 2026 Regular Session Bamburg

Abstract: Provides an exception for recovery available to a driver without compulsory motor vehicle liability security.

Present law (R.S. 32:866) provides that there is no recovery for the first \$100,000 of bodily injury or property damage for injuries or damages occasioned by an owner or operator of a motor vehicle who fails to own or maintain compulsory motor vehicle liability security.

Proposed law retains present law and also provides that there is no recovery for bodily injury or property damage for a driver with a lapse in coverage that exceeds 30 days.

(Adds R.S. 32:866(I))