

2026 Regular Session

HOUSE BILL NO. 174

BY REPRESENTATIVE FIRMENT

MTR VEHICLE/COMPULS INS: Permits the impoundment of out-of-state vehicles not covered by compulsory liability insurance

1 AN ACT

2 To amend and reenact R.S. 32:861(E)(2), relative to compulsory motor vehicle liability
3 insurance; to provide relative to motor vehicles registered in other jurisdictions; to
4 subject an out-of-state vehicle to impoundment if the operator does not have bodily
5 injury insurance; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 32:861(E)(2) is hereby amended and reenacted to read as follows:

8 §861. Security required

9 E.

10 * * *

11 (2) Failure to comply with the requirements of this Subsection shall subject
12 the owner and the operator to the impounding of the vehicle, as provided in R.S.
13 32:863.1(C), the sanctions ~~which are~~ provided in R.S. 32:57₂, and limitations on
14 recovery of damages provided for in this Part. Owners and operators of any motor
15 vehicle in violation of this Subsection ~~shall be~~ are subject to limitation of recovery
16 as provided for in R.S. 32:866.

17 * * *

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 174 Original

2026 Regular Session

Firmment

Abstract: Authorizes law enforcement to impound vehicles of out-of-state drivers who fail to carry bodily injury liability insurance while driving in the state of La.

Present law (R.S. 32:861(E)(1)) requires owners and operators of vehicles registered in other states to carry liability insurance and proof thereof as required in respective home states while driving in the state of La. Clarifies that a personal injury protection insurance card from another state, by itself and without bodily injury liability coverage, is not acceptable proof of required liability insurance.

Proposed law retains present law.

Present law provides that owners and operators of out-of-state vehicles who fail to comply with present law insurance requirements are subject to the same sanctions as owners and operators of in-state vehicles, including criminal penalties, fines, license plate seizure, and limits on recovery of damages.

Proposed law retains present law and further provides that failure to comply subjects uninsured, out-of-state vehicles to impoundment as provided in present law (R.S. 32:861(C)).

(Amends R.S. 32:861(E)(2))