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## DIGEST

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HB 582 Reengrossed

2026 Regular Session

Bayham

**Abstract:** Decreases reinstatement fees for lapse of vehicle liability security coverage and increases the grace period prior to the imposition of reinstatement fees.

Present law requires a reinstatement fee for a lapse in vehicle liability security as follows: \$100 per violation for lapses in coverage between one to 30 days; a reinstatement fee of \$250 for lapses in coverage between 31 to 90 days; and \$500 for lapses in coverage in excess of 90 days.

Present law provides a grace period where reinstatement fees will not apply if the vehicle was uninsured for 10 days or less and the insured surrenders the license plate to the office of motor vehicles within 10 days or if the violation is the insured's first violation, provided immediate notice of cancellation was given within one to five days before issuing the violation.

Proposed law extends the grace period in present law, prohibiting the imposition of reinstatement fees for the lapse of insurance coverage, from 10 days or less to 15 days or less, and applies the same period to the surrender requirement or if the violation is the insured's first violation, provided immediate notice of cancellation was given within one to five days before issuing the violation.

Proposed law requires a \$50 reinstatement fee be imposed if the vehicle was not covered by the required security for a period of 16 to 30 days provided the violation is the insured's first violation and immediate notice of the cancellation is given within one to five days before issuing the violation.

(Amends R.S. 32:863(A)(3)(a))

### Summary of Amendments Adopted by House

#### The House Floor Amendments to the engrossed bill:

1. Restore present law regarding the reinstatement fee amounts for lapses of vehicle liability security coverage for periods of one to thirty days, thirty-one to ninety days, and in excess of ninety days.
2. Add a requirement that a \$50 reinstatement fee be imposed if the vehicle was not covered by the required security for a period of sixteen to thirty days provided the violation is the insured's first violation and immediate notice of the cancellation is given within one to five days before issuing the violation.

3. Make a technical change.