

LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

**BULLETIN NO. 08-08**

**TO: PROPERTY AND CASUALTY INSURANCE COMPANIES  
ENGAGED IN THE BUSINESS OF INSURANCE IN THE STATE  
OF LOUISIANA**

**FROM: JAMES J. DONELON, COMMISSIONER**

**RE: REVISION OF COMPULSORY LIABILITY MINIMUM LIMITS FOR  
VEHICLES IN EXCESS OF 20,000 LBS.**

**DATE: DECEMBER 31, 2008**

Pursuant to Acts 2007, No. 459 of the Regular Session of the Louisiana Legislature, the Louisiana Insurance Rating Commission (LIRC) was abolished and all "powers, duties and functions" of the LIRC were transferred to the Commissioner of Insurance and the Louisiana Department of Insurance (LDOI). As such, the LDOI issues Bulletin No. 08-08, which supersedes LIRC Bulletin No. 96-01 and LIRC Bulletin No. 96-04.

Acts 1996, No. 34 of the First Extraordinary Session of the Louisiana Legislature revised LSA-R.S. 32:900 (M) by amending the minimum limits for vehicles in excess of twenty thousand pounds (20,000 lbs.), but less than fifty thousand pounds (50,000 lbs.) to require as follows:

1. Twenty-five thousand dollars (\$25,000) for bodily injury to or death of one person in any one accident;
2. Fifty thousand dollars (\$50,000) for bodily injury to or death of two or more persons in any one accident. This amount is subject to the limit for one person.
3. Twenty-five thousand dollars (\$25,000) for damage to or destruction of property of others in any one accident.

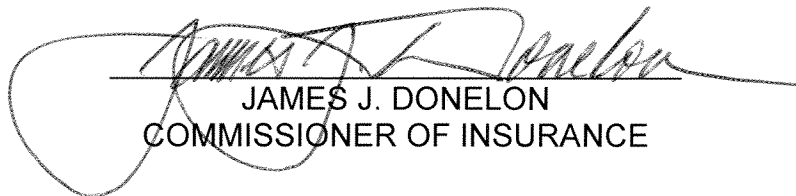
Owners and/or operators of vehicles with a gross weight in excess of fifty thousand pounds (50,000 lbs.) shall provide a combined minimum single coverage limit of three hundred thousand dollars (\$300,000) or the equivalent coverage of the following:

1. One hundred thousand dollars (\$100,000) for injury to or death of any one person;
2. Three hundred thousand dollars (\$300,000) per occurrence; and
3. Twenty-five thousand dollars (\$25,000) for property damage.

It is imperative that all property and casualty insurers engaged in the business of providing such coverage file revised rates reflecting the compulsory limits with the LDOI, Office of Property and Casualty, Insurance Rating Division.

For questions or comments, please contact the Louisiana Department of Insurance, Office of Property and Casualty, Insurance Rating Division, by phone at (225) 342-1258.

Baton Rouge, Louisiana, this 31<sup>st</sup> day of December, 2008.



JAMES J. DONELON  
COMMISSIONER OF INSURANCE