



Louisiana Department of Public Safety
Office of Motor Vehicles
3-6.00 Self Insurance

Revised Date: 05/26/2026

Purpose

This policy describes requirements for [Self-Insurance Certificates](#) and [State Treasurer Certificates](#).

Self-Insurance

Authority:

[R.S. 32:1042](#)

Definitions:

- **Self-Insurance Certificate** - Issued by the Office of Motor Vehicles as an alternative to automobile liability coverage when a person can prove that they are, and will continue to be, financially able to compensate for any bodily injury or property damage judgment rendered against them.

Eligibility:

- Must have more than twenty-five (25) motor vehicles registered in his name or own property in Louisiana assessed in their name with a value of \$100,000 or more after deducting any encumbrances from its assessed value.

Documentation:

- Must complete an *Application for Self-Insurance* ([DPSMV3026](#)) for each initial or renewal of *Self-Insurance Certificate*. The applicant must reapply annually (before July 1) to renew a certificate.

Fees:

- \$100.00

Notes:

- The average approval cycle is twenty (20) days.
- A certificate of self-insurance may be cancelled for reasonable cause.
 - The self-insured is given five (5) days of notice of a hearing before the certificate is cancelled.
 - Failure to pay any judgment within sixty (60) days after a judgment becomes final is reasonable grounds for cancellation of the certificate of self-insurance.
 - If this occurs, the self-insured will not be eligible for the renewal or reissuance of a certificate of self-insurance for five (5) years from the date of cancellation.
- Newly acquired vehicles will be added to the self-insured's existing vehicle list. The vehicles will be checked for ownership and current registration.
 - Vehicles that have been disposed of will be removed from the self-insured's vehicle list.

State Treasure Certificate

Authority:

[R.S. 32:861](#)

Definitions:

- **State Treasure Certificate** - A certificate issued by the State Treasurer as an alternative to automobile liability insurance coverage. The certificate ensures that cash or securities in the amount of \$55,000 per vehicle has been deposited or securitized with the treasurer.

Requirements:

- **Acceptance of Securities of Deposit**
 - The State Treasurer will provide to the Office of Motor Vehicles (OMV) all information relating to the deposit on file and a complete description of the vehicle in question. This information will be added to the OMV database as proof of liability coverage.
 - The depositor must furnish the deposit number (certificate number) when applying for a new or renewal license plate, when having the vehicle inspected, or when completing a Safety Responsibility Claim Form following an accident.
- **Return of Securities of Deposit** - The depositor may request the return of the deposit but must comply with **all** of the following requirements:
 - Submit a written request for a refund of the deposit
 - Provide evidence of alternative compliance, such as liability insurance, or provide proof of disposition of vehicle (if sold or disposed of)
 - Wait one (1) year from the date of the request, then submit an affidavit to the Office of Motor Vehicles stating that no legal action is pending against them and that no judgment has been filed against him as the result of any vehicular accident.
 - The Office of Motor Vehicles will, then, authorize the State Treasurer to release the securities that are held in escrow.

Notes:

- If, for any reason, the amount of the deposit falls below the amount required by the Safety Responsibility Law, the State Treasurer shall require the deposit of additional cash or securities up to the amount required by the law.

Contact Information:

Treasurer of the State of Louisiana
P.O. Box 44154
Baton Rouge, LA 70804
(225) 342-0010