



Louisiana Department of Public Safety

Office of Motor Vehicles

3-5.00 Compliance

Rervised Date: 09/08/2025

Purpose

This policy discusses [investigation of an insurance company/agent](#) and acceptable evidence of [stolen vehicles](#), [disposal of a vehicle](#), and [of insurance coverage](#).

Definitions

- **Stolen Vehicle** - One that was taken without the owner's permission and reported to a Law Enforcement Agency. Upon reporting the incident, a formal report is written by the law enforcement agency.

Investigation of Insurance Company-Agent

- Notification is received from the Commissioner of Insurance/Law Enforcement Agency indicating their investigation of an insurance company/agent for possible violation of insurance laws or fraud.
- **Commissioner of Insurance Investigation**
 - Notification from the Commissioner of Insurance that they are conducting an investigation will serve to **temporarily** place the individual in compliance for the cancellation date(s) and vehicle(s) until such time as the investigation is concluded.
 - Once the Commissioner of Insurance has completed the investigation and notified this agency of the findings, the record will be updated accordingly.
- **City Prosecutor, District Attorney, Law Enforcement Investigation**
 - If the individual files a formal complaint with the City Prosecutor, District Attorney, or law enforcement agency and submits the following items, the record will be cleared:
 - Copy of the signed formal complaint filed by the individual with the proper law enforcement agency
 - Copy of front and back of the cancelled check or receipt for money paid for the policy cancelled as well as a copy of the application or ID card issued on that policy
 - Current insurance information.

Acceptable Evidence of Stolen Vehicles

Authority:

[R.S. 32: 873 \(3\)](#)

[R.S. 32:863](#)

To view Louisiana Statutes: <http://www.legis.state.la.us/>

- **Safety Responsibility Following an Accident**
 - A copy of the theft report indicating the vehicle was stolen and a supplemental theft report indicating the vehicle has not been recovered is acceptable compliance for the owner under Safety Responsibility. If a supplemental report is not available, a statement from the owner indicating that the vehicle has not been recovered, along with the NCIC printout, is acceptable.
 - The driver must still comply with the Safety Responsibility Law for the accident.
- **Compulsory / Notice of Violation – Stolen prior and not recovered on date of violation**
 - A copy of the theft report and supplemental theft report indicating the vehicle had not been recovered on the date of violation will place the owner in compliance and no fee(s) will be required. If a supplemental report is not available, a statement from the owner indicating the vehicle has not been recovered, along with the NCIC printout, is acceptable.
- **Stolen After the Date of Violation**
 - If the vehicle was stolen after the date of violation, a copy of the theft report and a supplemental theft report indicating whether or not the vehicle has been recovered is acceptable only as disposition of the vehicle. If a supplemental report is not available, a statement from the owner indicating the vehicle has not been recovered, along with the NCIC printout, is acceptable. All appropriate fees will be required.
- **Compulsory / Cancellation – Stolen prior to or within 10 days of date of cancellation**
 - A copy of the theft report indicating the vehicle was stolen must be provided to OMV and indicate the vehicle was stolen no later than 10 days from the date of cancellation to place the owner in compliance and no fee(s) will be required.
- **Vehicles Used Without Permission**
 - A vehicle used without permission is one that was taken without the owner's permission but was not reported to a law enforcement agency.
- **Safety Responsibility Following an Accident**
 - A statement signed by the driver and owner stating that the vehicle was taken without permission is acceptable to relieve only the owner under Safety Responsibility. The driver must comply with the Safety Responsibility Law.
- **Compulsory – Cancellation / Notice of Violation on a vehicle with a plate**
 - A statement signed by the driver and owner stating that the vehicle was taken without permission is acceptable for Safety compliance only. The owner of the vehicle which was taken without permission must still comply with the Compulsory Motor Vehicle Liability Security Law.
 - **Note:** If the owner is not in compliance at the time of the violation, all appropriate fees will be required.
- **Notice of Violation on a Vehicle Without a Plate**
 - If the plate has been surrendered prior to the Notice of Violation a statement that the vehicle was taken without permission will place the owner in compliance and no fee(s) will be required.

- If the vehicle was impounded, the owner must furnish proof of insurance and purchase a new plate or the "Authorization to Release Vehicle" will be issued for "tow only."

Acceptable Evidence of Disposal of Vehicle

Authority:

[R.S. 32: 873 \(3\)](#)

[R.S. 32:863](#)

To view Louisiana Statutes: <http://www.legis.state.la.us/>

- **Safety Responsibility Following an Accident**

- A copy of the theft report indicating the vehicle was stolen and a supplemental theft report indicating the vehicle has not been recovered is acceptable compliance for the owner under Safety Responsibility. If a supplemental report is not available, a statement from the owner indicating that the vehicle has not been recovered, along with the NCIC printout, is acceptable.
- The driver must still comply with the Safety Responsibility Law for the accident.

- **Compulsory / Notice of Violation – Stolen prior and not recovered on date of violation**

- A copy of the theft report and supplemental theft report indicating the vehicle had not been recovered on the date of violation will place the owner in compliance and no fee(s) will be required. If a supplemental report is not available, a statement from the owner indicating the vehicle has not been recovered, along with the NCIC printout, is acceptable.

- **Stolen After the Date of Violation**

- If the vehicle was stolen after the date of violation, a copy of the theft report and a supplemental theft report indicating whether or not the vehicle has been recovered is acceptable only as disposition of the vehicle. If a supplemental report is not available, a statement from the owner indicating the vehicle has not been recovered, along with the NCIC printout, is acceptable. All appropriate fees will be required.

- **Compulsory / Cancellation – Stolen prior to or within 10 days of date of cancellation**

- A copy of the theft report indicating the vehicle was stolen must be provided to OMV and indicate the vehicle was stolen no later than 10 days from the date of cancellation to place the owner in compliance and no fee(s) will be required.

- **Vehicles Used Without Permission**

- A vehicle used without permission is one that was taken without the owner's permission but was not reported to a law enforcement agency.

- **Safety Responsibility Following an Accident**

- A statement signed by the driver and owner stating that the vehicle was taken without permission is acceptable to relieve only the owner under Safety Responsibility. The driver must comply with the Safety Responsibility Law.

- **Compulsory – Cancellation / Notice of Violation on a vehicle with a plate**

- A statement signed by the driver and owner stating that the vehicle was taken without permission is acceptable for Safety compliance only. The owner of the vehicle which was taken without permission must still comply with the Compulsory Motor Vehicle Liability Security Law.
- **Note:** If the owner is not in compliance at the time of the violation, all appropriate fees will be required.
- **Notice of Violation on a Vehicle Without a Plate**
 - If the plate has been surrendered prior to the Notice of Violation a statement that the vehicle was taken without permission will place the owner in compliance and no fee(s) will be required.
 - If the vehicle was impounded, the owner must furnish proof of insurance and purchase a new plate or the "Authorization to Release Vehicle" will be issued for "tow only."

Acceptable Evidence of Insurance Coverage

Authority:

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

[R.S. 32:900](#)

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

To view Louisiana Statutes: <http://www.legis.state.la.us/>

Requirements:

- Any documentation submitted as evidence of insurance coverage must include a full description of the vehicle (vehicle identification number (VIN), year, make, and model).
- Acceptable liability insurance information must be submitted in one of the following formats:
 - Insurance policy or binder
 - A binder is only acceptable for thirty (30) days of the effective date.
 - Identification card
 - Declaration page
 - A written statement from the insurance company, on company letterhead, is acceptable for reinstatement of a policy or a cancellation that was reported in error. The statement must include:
 - Policy number
 - Dates of coverage, stating that there was no lapse of liability insurance
 - A statement that any claim submitted for damages incurred during the period of time in question will not be denied on the grounds that liability coverage has lapsed, expired, or otherwise terminated.
- Documentation is **not** accepted if it is the same policy that was reported canceled or lapsed.
 - **Exception** - The policy was transferred to another state with the same policy number and underwriter. The card and/or policy will be acceptable.
- Garage liability and trucking/non-trucking liability **are not acceptable** as compliance.

- **Limits of Liability – Owned or Leased Vehicles**

Limits of Liability for Owned/Leased Vehicles	
Vehicle Gross Vehicle Weight	Required Limits of Liability
20,000 pounds or less	At least \$15,000/\$30,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident
20,001 to 50,000 pounds	At least \$25,000/\$50,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident
Over 50,000 pounds	At least \$100,000/\$300,000 bodily injury and \$25,000 damage to or destruction of property of others in any one accident or a combined single limit of \$300,000

- **Limits of Liability – Rental Vehicles**

Limits of Liability for Rental Vehicles	
Vehicle Gross Vehicle Weight	Requirements
20,000 pounds or less	<ul style="list-style-type: none"> • Proof that an approved motor vehicle liability bond was issued by a surety or insurance company in the amount of \$5,000 • Proof that a certificate was issued from the State Treasurer stating that cash or securities of \$55,000 per vehicle is on deposit with the State Treasurer • Proof that a Louisiana Certificate of Self-Insurance was issued under R.S. 32:1042.
Over 20,000 pounds	<ul style="list-style-type: none"> • Proof that a Louisiana Certificate of Self-Insurance was issued under R.S. 32:1042 • Proof of single state registration (current form RS-3) • Proof of Public Service Commission authority (current Intra-State ID Cab Card) • Proof that a Certificate of Self-Insurance was issued by the Interstate Commerce Commission (ICC)

- **Requirements for Insurance Policy and Identification Cards** - Insurance policies and identification cards must include:
 - Insurance company's name and address (not only agent information)
 - Insured's name and address
 - Policy number, a temporary binder policy is acceptable without a policy number
 - Policy beginning period (month, day, year)
 - If an ending date is included, must have month, day, and year.
 - A full description of the vehicle (make, model, year, VIN)
 - Policy limits of liability coverage
 - Excluded drivers list (names of any excluded drivers from the policy)