



Louisiana Department of Public Safety
Office of Motor Vehicles
**Policy 105.01 Required Proof of Liability Insurance
Prior to Registration of Vehicles**

Section: 4. Motor Vehicle Registration Requirements

Effective Date: 06/26/1996

Revised Date: 05/06/2010

Authority:

[R.S. 32:898\(B\)](#)

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

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

General:

- Louisiana law requires that proof of liability insurance be provided at the time of registration of a vehicle. Acceptable proof of liability insurance includes:
 - Copy of insurance policy or binder; or
 - Copy of I.D. card issued by insurance company; or
 - Copy of declaration page; or
 - Written statement from the insurance company or agent. This statement must be on letterhead stationery, signed by representative of company/agent, and include full description of the vehicle, including the VIN.
- Proof of insurance requirements DO NOT APPLY to new or used dealer transactions (including dealer files submitted through financial institutions, auto title companies, or public tag agencies) and renewals by mail.
- Proof of insurance MUST BE PRESENTED for walk-ins and submitted with mail-ins on the following type transactions:
 - Sales between individuals (walk-ins and mail-ins)
 - Conversions for trucks weighing 20,001 pounds or more (walk-ins and mail-ins)
 - Renewals (walk-ins only)
- The proof of insurance must reflect the same vehicle information as in the file and must indicate current coverage of at least the minimum amount of coverage required by law. After this information is verified for walk-in files, the proof of insurance does not need to be copied and made part of the file since the application form (DPSMV 1799) and the Louisiana Apportioned Registration Cab Card (DPSMV 1702) contain a statement that the proof has been verified as a prerequisite prior to the issuance of the certificate of registration. After the information is verified for mail-in files, the proof can remain with the file.

- Act 34 of the 1996 First Extraordinary Legislative Session is relative to vehicles that have a gross vehicle weight or gross combined weight in excess of twenty thousand (20,000) pounds. Mandated liability limits are as follows:
 - **Automobiles and Other Vehicles with a Gross Vehicle Weight of 20,000 Pounds or Less:**
 - Must have insurance coverage of at least \$15,000/\$30,000 bodily injury and \$25,000 property damage
 - **Vehicles with a Gross Vehicle Weight of 20,001 to 50,000 Pounds**
 - Must have insurance coverage of at least \$25,000/\$50,000 bodily injury and \$25,000 property damage or a single combined limit of no less than \$75,000
 - **Vehicles with a Gross Vehicle Weight Over 50,001 Pounds**
 - Must have insurance coverage of at least \$100,000/\$300,000 bodily injury and \$25,000 property damage or a combined single limit of \$300,000
- **NOTE:** Coverage furnished with any company authorized to do business in Louisiana is to be accepted, regardless of whether or not the company is actively writing/reporting business in this State.
- The Office of Motor Vehicles will require owners of these vehicles either to furnish satisfactory proof of liability insurance; or to be granted as a self-insurer with the United States Department of Transportation (Interstate Commence Commission) as authorized by 49 U.S.C. 10927; or to be qualified as self-insurer with Louisiana or to present proof of regulation by the Public Service Commission prior to registration or renewal of registration.
- Tow trucks must provide proof of liability coverage under the provisions of R.S. 32:1717 at the time of registration. See Section V, Policy/Procedure Statement #37.0.
- **Acceptable Proof Required for Trucks Not Operating Under the PSC/ICC or LA Self-Insurance:**
 - Insurance policy or binder (minimum liability limits must be shown); or
 - Individual I.D. card or Fleet I.D. card; or
 - Declaration page from the insurance policy (minimum liability limits must be shown); or
 - Statement from insurance company or agent on letterhead stationery, signed by a representative of company/agent. The statement must include a full description of vehicle, including the VIN.
- An owner/operator of a leased vehicle will be required to submit either a copy of the lease agreement OR a statement of an existing lease agreement (form attached) or a document similar in content executed by an authorized representative of the company
- Liability insurance limits will not be shown; however, the I.D. card or statement from the insurance company on letterhead must indicate that the coverage provided meets the minimum liability insurance limits as prescribed by law.
- **Acceptable Proof Required for Trucks Operating Under the PSC/ICC Authority or as a LA Self-Insurer:**
 - RS-3 form (single state registration issued by the PSC).
 - Intrastate I.D. card (Bingo Card) - issued to for-hire carriers by the PSC or another state's PSC. Louisiana must be shown on the cab card.
 - COD bond - \$300,000 bond. If presented as proof, the Office Manager must approve.
 - ICC Self-Insurance Certificate - issued by the Federal Government.

- Louisiana Self-Insurance Certificate. Must be signed by the Commissioner of the Office of Motor Vehicles.

Exemptions:

- Motor vehicles used primarily for exhibit or kept primarily for use in parades, exhibits, or shows.
- Lease bond mobile rig haulers, as defined by law.
- Agriculture and forest product vehicles.
- Vehicles owned by the United States, the State of Louisiana, or any political subdivision of this state, or any municipality therein.
- Vehicles owned by a bona fide organized public volunteer fire department.
- Motor vehicles subject to the jurisdiction of the Louisiana Public Service Commission (PSC).
- City-owned buses.