

ALLAN BERGER & ASSOCIATES

– Statistics Of Uninsured Motorists In Louisiana



Driving without car insurance is a big risk - but it's surprising how many people take that risk in Louisiana. **In the Bayou State, 11.7% of drivers are on the road without insurance.**^[1]

Even for the most cautious driver, being hit by an uninsured motorist means you can be responsible for all of the costs of repairing your vehicle and medical bills for your injuries.



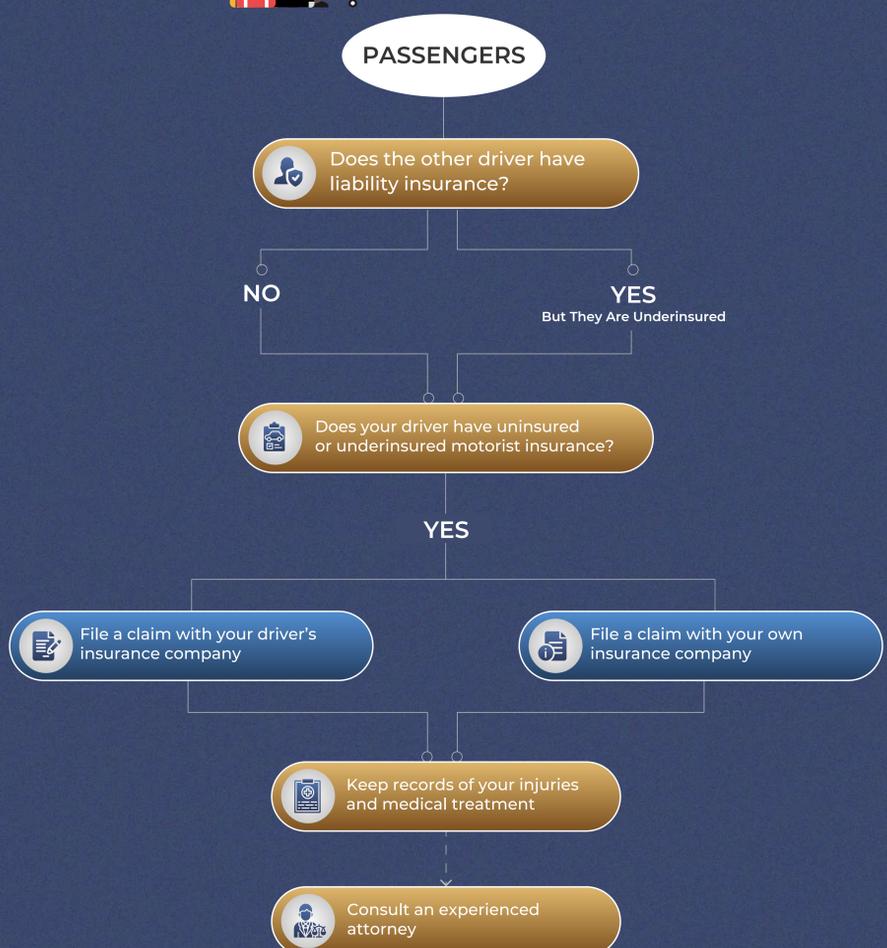
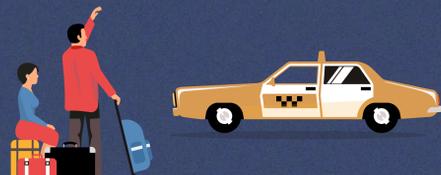
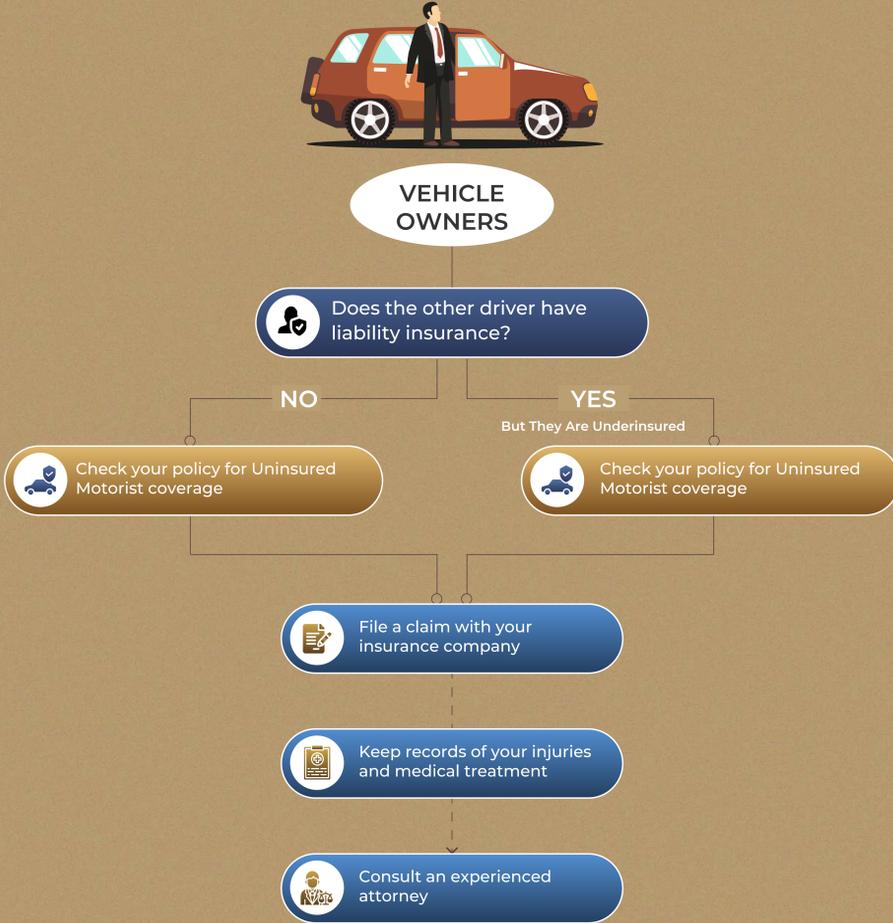
In Louisiana, a car accident also poses the risk of being hit by an underinsured driver. Louisiana Revised Statute §1295 states that **insurance companies are required to include uninsured motorist insurance in their packages**^[2] - unless the driver explicitly rejects that coverage.



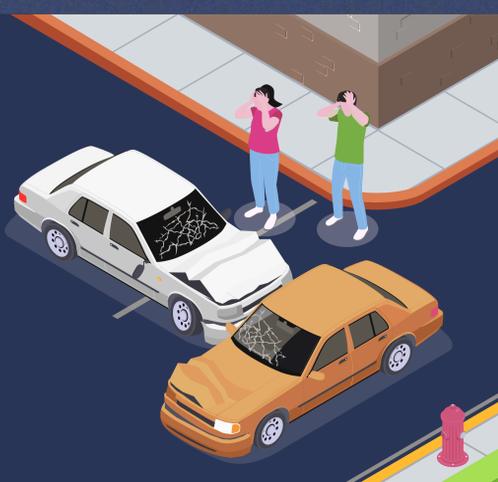
However, the **minimum amount of liability insurance coverage required by the State of Louisiana is relatively low**^[3] - \$15,000 for injury to one person, \$30,000 for all people injured in an accident, and \$25,000 for property damage. When considering the potential costs of a hospital stay or total replacement of a vehicle, the need for underinsured motorist coverage is clear.



IF YOU ARE IN AN ACCIDENT WITH AN AT-FAULT DRIVER IN LOUISIANA



Navigating the claims process when you've been involved in an accident with an uninsured or underinsured motorist can be stressful and confusing. Dealing with damage to your vehicle and injuries sustained in the accident are difficult enough, without knowing if you will be compensated to cover your costs. Contact us and we'll be there to help.



SOURCES

1. <https://www.iii.org/fact-statistic/facts-statistics-uninsured-motorists>
 2. <https://law.justia.com/codes/louisiana/2013/code-revised-statutes/title-22/rs-22-1295>
 3. <https://lca37.wildapricot.org/resources/Pictures/carriere.handout.pdf>