

SUPREME COURT OF LOUISIANA

NO. 98-CC-2003

SHERRY ADAMS AND TERRY BRYANT

VERSUS

**WILLIAM THOMAS, KELLY THOMAS, GEORGE MICHLER,
LYNN MICHLER, ET AL**

**ON WRIT OF CERTIORARI TO THE COURT OF APPEAL,
FOURTH CIRCUIT, PARISH OF ORLEANS**

CONSOLIDATED WITH

NO. 98-C-2005

STEVEN SEARCY AND BARBARA H. SMITH

VERSUS

**AUTOMOTIVE CASUALTY INSURANCE COMPANY,
KENYATTA BROWN AND STATE FARM MUTUAL
AUTOMOBILE INSURANCE COMPANY**

**ON WRIT OF CERTIORARI TO THE COURT OF APPEAL,
FIFTH CIRCUIT, PARISH OF JEFFERSON**

VICTORY, J. concurring with additional reasons,

I agree with the majority opinion, but write separately to point out that both policies of insurance involved in these consolidated cases have the minimum mandatory coverage under the La. Motor Vehicle Safety Responsibility Law, La. R.S. 32:851-1043. However, I note part of that same law provides:

“Any policy which grants the coverage required for a motor vehicle liability policy may also grant any lawful coverage in excess of or in addition to the coverage specified for a motor vehicle liability policy and such excess or additional coverage shall not be subject to the provisions of this Chapter. With respect to a policy which grants such excess or additional coverage, the term ‘motor vehicle liability policy’ shall apply only to that part of the coverage which is required by this Section.” La. R.S. 32:900 (G).