

Lee Rudin of RUDIN LAW Warns Louisiana Drivers About the New 51% Fault Rule

The new 51% fault rule in Louisiana threatens personal injury claims when victims are partially at fault, highlighting the value of strong legal representation.

NEW ORLEANS, LA, UNITED STATES, April 16, 2026 /EINPresswire.com/ -- Louisiana's legal landscape for personal injury claims has officially changed. Since January 1, 2026, [House Bill 431](#) (HB 431) has transitioned the state from a "pure" comparative negligence system to a strict "modified" comparative negligence system. This sweeping tort reform means that injury victims found to be 51% or more at fault for their accidents are now completely barred from recovering any damages.



In Louisiana, you could be just 1% over the fault line, and you can lose eligibility for compensation. Insurance companies are going to tighten up if they don't see the facts as being in your favor.

For decades, Louisiana operated under a pure comparative fault system, which allowed injury victims to pursue compensation even if they bore the vast majority of the blame for an accident. Under the old rules, a plaintiff who was 99% at fault could still legally recover 1% of their total damages.

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Lee Rudin

The implementation of the new 51% bar rule changes the game entirely. Under HB 431, signed into law by Governor Jeff Landry, a jury determining that a plaintiff is 51% responsible for an accident would lead to a total financial recovery of \$0, regardless of how severe the injuries or resulting hardships might be. This strict threshold places

immense pressure on plaintiffs and their legal counsel to decisively prove the other party's primary fault.

[Lee Rudin](#), founder of [RUDIN LAW](#) and a veteran attorney with over a dozen years of experience pursuing compensation for clients facing high-stakes legal crises, is sounding the alarm for Louisiana residents.

"You could be just 1% over the fault line, and you can lose everything," warns Rudin. "Insurance companies are going to tighten up if they don't see the facts as being in your favor. And certain attorneys are going to have to pause and say, 'I don't know if we can win this one for you.' Be prepared to get some tough advice if your accident isn't as clean as you would like it to be."

Because this law applies to all accidents occurring on or after January 1, 2026, immediate and aggressive evidence collection will become critical. Older accidents will continue to follow the previous pure comparative fault rules, but fault determinations are rarely black and white. Defense attorneys and corporate insurers will undoubtedly pursue aggressive strategies to push a plaintiff's perceived fault over that fatal 51% threshold.

At RUDIN LAW, the focus remains firmly on outside-the-box thinking and a client-centric approach. The firm knows that navigating these new, harsher legal waters requires broad legal knowledge and innovative solutions to counter the aggressive tactics of corporate clients and insurance adjusters.

If you have questions about how these legislative changes impact a pending accident or injury claim, do not wait until it is too late. If you're tired of getting pushed around, then it's time to STOP BEING POLITE® and GET RUDE® with RUDIN LAW.

About RUDIN LAW

Fighting for You in Louisiana and Texas and with Partners Throughout the United States

At RUDIN LAW, when it comes to fighting Insurance Companies and Corporate America for the compensation our clients need, we say: It's time to Stop Being Polite...® and GET RUDE®. Our firm is dedicated to providing top-notch legal services with a focus on client satisfaction. With over a dozen years of experience, an aggressive attitude, and a passion for delivering results, we are here to fight for individuals and families in Louisiana and Texas — and with our partners throughout the United States.

Lee Rudin, Esq.

RUDIN LAW

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